IMPORTANT INFORMATION REGARDING THE EQUIFAX DATA BREACH

Information Regarding the Equifax Credit Reporting Agency Data Breach:

Mountain Credit Union is here to help you with all of your financial needs and concerns. We want to share information with you regarding the Equifax Data Breach. Mountain Credit Union reports credit related information on loans and credit cards to Equifax and other credit bureaus. This is explained in our <u>Privacy Policy</u>. Please be assured that your information with Mountain Credit Union has not been compromised. This data breach occurred solely at Equifax.

Equifax Credit Reporting Agency has issued a statement indicating that over 143 million consumers personal information may have been stolen by hackers. This is a serious situation for those affected since personal information will be in the hands of the hackers forever and may even be sold repeatedly.

In order to stop anyone from opening loans or credit cards in your name, you could consider putting a freeze on all of your credit files immediately. Additional information regarding what to do if your information is exposed in a data breach can be found on the Federal Trade Commission's website.

You may want to consider purchasing an identity theft protection package. ID theft packages offer different levels of monitoring and protection. You can click here to learn about Mountain Credit Union's ID Rescue Identity Theft solutions.

We recommend that you check each of your credit reports from the 3 Major Credit Reporting Agencies, at least annually. You can check one report each quarter so that you are viewing your credit file throughout the year. This is a free service online at <u>www.annualcreditreport.com</u>.

Contact information for each of the 4 credit reporting agencies can be found below. To place a freeze on your credit file, go to each credit reporting agency listed below and follow their instructions.

Equifax

P.O. Box 740241 Atlanta, GA 30374 800-685-1111 Online: <u>www.equifax.com</u> Online: <u>www.innovis.com</u> Equifax Credit Freeze

Experian

P.O. Box 4500 Allen, TX 75013 888-397-3742 Online: <u>www.experian.com</u> Experian Security Freeze

TransUnion

P.O. Box 2000 Chester, PA 19016-2000 800-888-4213 Online: <u>www.transunion.com</u> TransUnion Credit Freeze Innovis P O Box 1640 Pittsburgh, PA 15230-1640 800-540-2505 Online: <u>www.innovis.com</u> Innovis Security Freeze