
By now you have heard the news of the Equifax data breach, which is the largest in the United States history. There is still a lot of confusion regarding how to protect your identity. My recommendations and the steps that I am in the process of taking are as follows:

Note: These websites and phone centers are experiencing heavy volume; you may have more success calling the phone centers after normal business hours. Make sure you are using a secure internet connection when accessing the following links, especially when using a smartphone or tablet.

1. Find out if you have been affected by going to the Equifax website www.equifaxsecurity2017.com/potential-impact. I checked mine and my husband, Than's, and only his appeared to be affected. If you are impacted, you are allowed to enroll in TrustedID immediately at no cost. I was told to enroll on a specific date in September and have since enrolled. Equifax has now stated that opting in for credit monitoring with TrustedID does not affect your ability to participate in a class action lawsuit in the future.

2. Establish Security Freezes at all three credit bureaus. This can be tedious and time consuming, but it is important to protect yourself against potential theft. You will need to visit each credit bureau website to request a security freeze. Directions are below.

- **Equifax** www.freeze.equifax.com/Freeze

1-800-349-9960. Equifax offers Security Freeze for free in the state of Michigan and then \$10 to permanently unfreeze and allows for temporary removal of freeze to apply for credit.

- **Experian** www.experian.com/freeze

1-888-397-3742. Experian offers Security Freeze for \$10 in the state of Michigan and then \$10 to permanently unfreeze and allows for temporary removal of freeze to apply for credit.

- **TransUnion** www.freeze.transunion.com

1-888-909-8872. TransUnion offers Security Freeze for \$10 in the state of Michigan and then \$10 to permanently unfreeze and allows for temporary removal of freeze to apply for credit. **Important Note Regarding TransUnion Free Credit Lock** - TransUnion offers free credit monitoring, but you give up your right for participation in a class action suit. I chose to decline this free offer.

- **Innovis** www.innovis.com/personal/securityFreeze

1-800-540-2505. Innovis offers Security Freeze for free and includes the addition, temporary lift, and removal. You will receive a confirmation letter by mail that contains a 10-digit Security Freeze Confirmation Number.

3. Monitor your bank and credit card accounts since a freeze only prevents new accounts and loans from being created. If you need a loan soon, you may want to hold off doing a security freeze, since you will have to temporarily lift the security freeze each time you request a new credit card, apply for a loan, possibly rent a condo or apartment, or apply for a job.

4. Complete security freezes for your children under the age of 16 at no cost if you live in the state of Michigan (be sure to confirm your state's cost and requirements). Children are vulnerable since the identity theft could go undetected for many years. The security freeze for a minor requires a letter and documentation, such as a birth certificate for the child and driver's license for the parent. Please check with each bureau for their specific requirements.

5. Review your credit reports annually for free at each credit bureau: www.annualcreditreport.com

Rest assured your investment accounts under my management were not directly affected by this breach and I continue to take extra precautions to protect your personal information.

Kind regards,
Meghan



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