

# The Equifax Data Breach:

- What is River Valley Credit Union Doing?
- What Can I Do to Protect Myself?
- What if I Think I am a Victim?



#DreamBIG!

## What is River Valley Doing?

River Valley Credit Union makes safety & security of your accounts and personal information a top priority. By implementing the most advanced products and practices, your credit union is helping to protect your assets :

- **Credit Card & Debit Card Monitoring** (24-hour) - You will be contacted if unusual activity is detected.
- **My Mobile Money App** – See real-time activity on your River Valley MasterCard Debit Card with your mobile device; Set-up alerts, lock & unlock your Debit Card. Download the APP at: [www.rivervalleycu.org](http://www.rivervalleycu.org)
- **Secure Lock App** - See real-time activity on your River Valley VISA Credit Card with your mobile device; Set-up alerts, lock & unlock your Credit Card. Download the APP at: [www.rivervalleycu.org](http://www.rivervalleycu.org)
- **Zero Liability Protection** – As a River Valley Member, you will not be liable for unauthorized transactions.

## What Can I Do to Protect Myself?

- **Update Your Contact Information** – Update River Valley with your current address, phone numbers & email: <https://www.rivervalleycu.org/docs/RV-change-of-info-2016.pdf>
- **Review Your Account Statements** – Look for any suspicious transactions. Even a low dollar transaction under \$5.00 can be a test transaction. If you don't recognize it, report it to River Valley.
- **Never Give Personal Information to someone who contacts you** - If they have legitimate business purposes with you, you should be able to find a phone number to call them back at on a recent letter or bill. **DO NOT** call them back at a number they provide you.
- **Shred Documents with Personal Information** - If you do not have your own shredder, many communities offer a shred day.
- **Review Your Credit Report** - You are entitled to a FREE Credit Report once every 12 months from each of the 3 reporting bureaus at: [www.annualcreditreport.com](http://www.annualcreditreport.com)
- **Freeze Your Credit** - If you want to stop access to your credit files, request a Credit Freeze at each of the 3 bureaus. This will prevent anyone from applying for credit in your name: [www.transunion.com](http://www.transunion.com) [www.equifax.com](http://www.equifax.com) [www.experian.com](http://www.experian.com) (Currently, Equifax is waiving their fee)

## What if I Think I am a Victim?

- **Close Accounts** – Immediately notify all financial institutions and credit grantors that there has been a problem. Find contact info on River Valley Resource Page: [www.rivervalleycu.org/resources](http://www.rivervalleycu.org/resources)
- **File a Police Report** – a report is often required when disputing fraudulent charges.
- **Report the Crime to the Federal Trade Commission (FTC)** - Fill out an identity theft affidavit online at: [www.identitytheft.gov/Assistant](http://www.identitytheft.gov/Assistant)
- **Review Unexpected Mail from IRS or Denied Credit Report** - Do not ignore the mail. Review it and call the appropriate parties. Always locate a phone number from an independent source.
- **Federal Trade Commission Website** - has a wealth of information and resources: [www.ftc.gov](http://www.ftc.gov)
- **Important Phone Numbers** - [www.identitytheft.gov/Top-Company-Contacts](http://www.identitytheft.gov/Top-Company-Contacts)

**Equifax will NOT be contacting you to discuss the breach**

[www.rivervalleycu.org](http://www.rivervalleycu.org) • 937-859-6260