SERVING MEMBERS WITH EXCELLENCE

Railroad & Industrial

FEDERAL CREDIT UNION

Your Privacy and Security are Our Top Priority

Your privacy and account security are always a top priority and Railroad & Industrial does everything we can to protect your data. As with other data breaches, we had no part in the recent Equifax breach.

The recent Equifax data breach included more than 143 million people. The exposed data could include your name, address, social security number and date of birth, as well as account and card numbers.

To see if you're affected, go to https://trustedidpremier.com/eligibility/eligibility.html. If you are affected, you can automatically enroll in **Equifax's TrustedID Premier**. This service is free for one year. There is a fee for coverage beyond one year. In addition to TrustedID, RIFCU offers a Member Security plan https://www.membersecuritycenter.com/ starting at $1.95 per month.

It is imperative that you pay close attention to your personal credit report and its data; especially since the breach is far reaching.

Here are some ideas of what you can do to protect yourself:

- Check to see if you are affected, go to https://trustedidpremier.com/eligibility/eligibility.html or call (866) 447-7559 for more information.

- Monitor your accounts for fraudulent activity. https://www.rifcu.org.

- Obtain and monitor your credit report at http://annualcreditreport.com. You can request one credit report from each bureau 1 time annually.

- Consider placing a "credit freeze" on your credit report from each of the credit bureaus. To find out more about a credit freeze, go to https://www.consumer.ftc.gov/articles/0497-credit-freeze-faqs. Contact each of the nationwide credit reporting companies:
    - **Equifax** — 1-800-349-9960
    - **Experian** — 1-888-397-3742
    - **TransUnion** — 1-888-909-8872

  You'll need to supply your name, address, date of birth, Social Security number and other information. There may be fees to place or remove a freeze and may range from $5 to $10.

  After receiving your freeze request, each company will send you a confirmation letter with a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it to lift the freeze. Remember a freeze will limit your ability to apply for and obtain credit and may impact other services like insurance and apartment rental. A credit freeze may block someone from opening a new account, but it will not limit use of an existing account.