

FMS Tips - Equifax Breach

Were you impacted?

Use the tool on Equifax site to see if you are potentially impacted. You will need to enter your name and the last six digits of your Social Security number. You should make sure you are on a secure computer and an encrypted network connection any time you enter any portion of your Social Security number. [Equifax Impact Tool \(opens in a new window\)](#)

If it shows "Yes", or even if it shows "no", here are some steps you may consider taking:

Credit Monitoring

Equifax is offering a free year of credit monitoring through the same site. **This offer has been extended thru January 31, 2018.** If you don't want to (because you have read you might lose the option to be part of a class action lawsuit or for any other reason), FMS Bank offers reasonably priced [options \(opens in a new window\)](#).

Monitoring and Debit Credit Cards

- Check accounts online daily
- See if credit card company offers alerts any time card is used
- Set up alerts on FMS Online Banking or Mobile Banking regarding debit card usage

Monitoring Bank Accounts (FMS Bank recommends customers do the following)

- Check accounts online daily
- Set up alerts on FMS Online Banking or Mobile Banking regarding debit card usage

Other Options

- Place a credit freeze/fraud alert on credit. Information on how to do so, or how to unfreeze credit when needing to apply for credit can be found on the Federal Trade Commission web site [here \(opens in a new window\)](#). However, a credit freeze generally will not keep a thief from changing your existing accounts. **(Equifax has agreed to waive all credit freeze fees thru January 31, 2018)**
- **Equifax has also announced they will launch a new service on January 31st that will give customers the power to lock and unlock their credit anytime. It will be free for life to all its customers in the US.**
- More information is available in our online [Fraud Center \(opens in a new window\)](#).

Be wary of emails that come from Equifax. Criminals often take advantage of breaches and craft sophisticated phishing emails encouraging consumers to provide personal information. Due to the high number of victims, Equifax is only notifying the 209,000 consumers whose credit card information may have been affected via postal mail.

These are suggestions to help protect your data but they are not exhaustive. They do not guarantee that you will not suffer losses as a result of the Equifax breach.