



September 15, 2017

## The Equifax Data Hack – What You Should Do

Dear Clients,

As you have likely heard or read, Equifax (a company that calculates credit scores) suffered one of the largest data breaches ever. The unauthorized access occurred from mid-May through July 2017. Millions of people could be affected as the hackers were able to access personal data, including: Social Security Numbers, addresses, birthdays, and (in rarer instances) credit card numbers. (Equifax has this data because banks or credit card companies supply them with it to calculate credit scores.)

Of course, please do not hesitate to call your financial adviser to discuss any concerns. We do suggest the following actions:

- Visit the Equifax site <https://www.equifaxsecurity2017.com> to learn more about the breach and about what Equifax is doing to protect consumers.
- To see if your information may have been impacted, go here <https://trustedidpremier.com/eligibility/eligibility.html>
- If so, you may enroll in Equifax's complimentary identity theft protection and credit file monitoring service, called TrustedID Premier, at <https://www.equifaxsecurity2017.com/enroll/> The enrollment period is open until Tuesday, November 21, 2017 and free coverage is available for one year.

For additional peace of mind, you may also consider freezing your credit (this prevents credit cards and loans from being approved without your consent; it does not affect your credit score). To fully protect your credit, there are four credit score companies that need to be contacted (Equifax has waived the fee to do credit freezes with them; inquire with the others if they charge a fee):

- Equifax - 1-800-349-9960 or [https://www.freeze.equifax.com/Freeze/jsp/SFF\\_PersonalIDInfo.jsp](https://www.freeze.equifax.com/Freeze/jsp/SFF_PersonalIDInfo.jsp)
- Experian - 1-888-397-3742 or <http://www.experian.com/news/securityfreeze.html>
- TransUnion - 1-888-909-8872 or <https://www.transunion.com/creditfreeze/place-credit-freeze>
- Innovis - 1-800-540-2505 or <https://www.innovis.com/personal/securityFreeze>

Again, do not hesitate to call us to discuss concerns or to learn more about Phillips Financial and Fidelity's security procedures to protect our clients.

Sincerely,  
Phillips Financial