



What Credit Union Members need to know

Another day, another breach – the [Equifax Cyber Attack](#). But wait, this is no ordinary breach that can be fixed by issuing a new card and blocking the card that was compromised. No, this is a whale of a tale of a breach. The Mother of all breaches. This was credit bureau data including consumer social security numbers, addresses, accounts, birth dates, and maybe driver's license information, etc. Are you one of the [143M consumers](#) who may be affected by the cyber attack?

As you may have heard, Equifax has had a data breach that has affected millions of consumers. Capstone Federal Credit Union is here to help. Here are some helpful tips and links to help [protect](#) your accounts.

It is vital that we have current up-to-date contact information from you, so we can contact you in the event of suspicious account activity – cell phone, email and home phone.

1. We urge you to open and review your monthly statements; it is imperative that we are notified immediately if you do find and identify fraudulent transactions.
2. Please log into E-Branch and make sure we have your current contact information.
3. Be assured that we have fraud monitoring protection policies in place, including member verification procedures.
4. Remember that your Visa Card does offer Zero Liability Protection.
5. Beware of [phishing emails](#).
6. If you need to know what to do right now, here are the [five steps](#) to help you start you inquiries.
7. You may want to think about [freezing credit](#) files. Remember that if you do freeze your credit, this may affect future loan applications you make and to be prepared to unfreeze your file.

Our advice to members is to diligently review their credit file for unauthorized activity and act quickly to resolve it.

We are still learning more information daily on discovery, and what we need to do to continue to protect our membership. Please be assured that we will stay up to date on relaying the information to our members as we learn it.

Check out Credit Sense on E-Branch, stay on top of your credit!

Respectfully,

Candice Landeros, President