

Data Breach Tips for Frontline Staff

What to watch for...

Without a doubt, you know your members better than anyone else. If you notice suspicious account activity, don't hesitate to let your immediate supervisor know about it. Especially be alert for application fraud or account takeovers utilizing call centers or in-branch interactions. Michigan credit union frontline staff have a reputation for knowing their members and being alert. Plain and simple, just keep up the good work!

Know where to direct your members...

There's a good chance your members will have questions and concerns. As an employee of their trusted credit union, they may look to you for guidance. Make sure you know what to say and where to guide them. Work with management on the right responses, and don't be afraid to say, "I'm not sure, let me find the answer."

-Responses for Member Questions-

"Has my information been hacked?"

- The breach occurred with Equifax's system, you can check directly at EquifaxSecurity2017.com.

"How do I know if someone has stolen my identity?"

- The best way to check is by reviewing your credit report.
- You can receive three free reports every 12 months from AnnualCreditReport.com.

"How do I put a fraud alert on my credit report?"

- Contact one of the three agencies and request an alert (they are required to notify the other two, but make sure to verify this with them).
 - TransUnion — 1-800-680-7289
 - Experian — 1-888-397-3742
 - Equifax — 1-800-525-6285

"How do I freeze my credit?"

- Contact each agency and request a freeze – note that this means no one will be able to open accounts in your name, not even you. To open a new account, you will need to request the freeze be moved. There are fees associated with freezing and unfreezing accounts (approx. \$5-10).
 - Equifax — 1-800-349-9960
 - Experian — 1-888-397-3742
 - TransUnion — 1-888-909-8872

"Should I enroll in credit monitoring?"

- If you are concerned about identity theft, this may be a good option.
- Make sure to conduct a thorough search as services range in price, types of service and insurance coverage. *[Opportunity to promote credit union monitoring services if applicable]*

"Is there anything else I can do?"

- Monitor all accounts closely for suspicious activity.
- Make an impact with federal lawmakers by visiting StopTheDataBreaches.com.
- Visit Consumer.gov/IDTheft for more information from the Federal Government.