



## MERISTEM

FAMILY WEALTH

---

Meristem is constantly focused on security and the recent data breach from Equifax certainly caught our attention. With potential impact to 143 million U.S. consumers, we thought we'd share a few highlights from the articles we've seen on ways you can protect yourself and your family.

It's worth noting that this data breach is different because Equifax, and the other credit reporting agencies, have the kitchen sink on our personal data. There is potential risk to credit cards, bank accounts, investment accounts, tax filing fraud and medical fraud.

### WHAT YOU CAN DO

- **Go to this website** to see if your information was impacted. Check the social security numbers of everyone in your family.

**[SEE IF YOU WERE IMPACTED](#)**

- **Check your accounts** (credit cards, bank accounts, investment accounts) for unauthorized activity on a regular basis. Consider doing this weekly.
- **Beware of Equifax scammers.** The company will not be calling you and they will not be soliciting information from you via email. Be suspicious.
- **Consider placing a fraud alert** on your individual identities (*one for every social security number*). This makes it harder for an identity thief to open accounts in your name. A business must verify your identity before it issues credit, so it may try to contact you. Fraud alerts are free and last for 90 days (*you can renew as many times as you'd like*). They do not hurt your credit score.

*\*This can be done with any of the three credit reporting agencies (numbers listed at the bottom of this email), and they're supposed to notify the other two agencies to make this fraud alert complete.*

- **Consider freezing your credit.** This makes it very hard, if not impossible for an identity thief to take out credit in your name. There is a relatively small one-time fee for this and it can be unfrozen when needed. This disallows anyone, except your existing creditors (credit cards, loans, mortgages) from checking your credit in any way.

*\*This needs to be done with **EACH** of the three credit reporting agencies (numbers listed at the bottom of this email).*

- **Consider an Identity Theft Protection Service** (*for EACH social security number*), like LifeLock, or IdentityForce. These services do have a recurring, monthly fee but they offer a different suite of security than those we

described above.

- Last, but certainly not least, **change all online passwords to financial accounts and email accounts.**

Contact Information for Credit Reporting companies:

- **Equifax** - [www.equifax.com](http://www.equifax.com) - 1.888.766.0008 or 1.866.447.7559
- **Experian** - [www.experian.com](http://www.experian.com) - 1.888.397.3742
- **TransUnion** - [www.tuc.com](http://www.tuc.com) - 1.888.909.8872 or 1.800.680.7289

As always, feel free to contact your client advisor team at Meristem with any questions you may have.

---

\*Special thanks to Rob Prigge for his insight and information forming these action steps.

