



Equifax Data Breach

Credit reporting agency Equifax disclosed one of the most significant data breaches in recent history, exposing names, Social Security numbers, birth dates and addresses. Other information may have included credit card numbers and disputed documents that contained personal information.

Unlike a credit card company or retailer, consumers generally don't choose to do business with credit reporting agencies. Instead, credit reporting companies gather information on consumers as part of their business. So even if you haven't applied for a loan recently and had your Equifax credit report pulled, there may be risk to you.

What You Can Do to Protect Yourself

Find Out If Your Information Is Potentially at Risk

Equifax has set up a website that allows consumers to determine if their information was potentially compromised. [Click here](#) and then on the tab labeled "Potential Impact" or call (866) 447-7559.

Sign Up for Credit Monitoring

Equifax will provide free credit monitoring to all U.S. consumers, regardless of whether their information was potentially compromised. This service will monitor any key changes to your credit report on any of the three major credit reporting agencies. [Click here](#) and then on the tab labeled "Enroll" or call (866) 447-7559.

Freeze Your Credit

As a consumer you can take the next step and freeze your credit report with all three agencies. This goes a step further than credit monitoring in that it prevents anyone from taking out a loan or credit card in your name.

[Place a freeze with Equifax](#) or call (866) 447-7559

[Place a freeze with Experian](#) or call (800) 397-3742

[Place a freeze with TransUnion](#) or call (888) 909-8872

Check Your Western Division Accounts

Even if you follow the above steps, we suggest you take a proactive approach to monitor your accounts.

[View your Western Division Accounts & Set up EAlerts](#) (first time users please contact us)

[View your Western Division Credit Card](#)

[Set up Transaction alerts for Visa](#)

If you have any questions please contact us at memberservice@westerndivision.org or (716) 632-9328.