TOPCU™

Tucson Old Pueblo Credit Union

General Information About the Equifax Data Breach

- The incident was limited to Equifax and was not in any way related to CO-OP Financial Services (debit card processor), PSCU (credit card processor), TOPCU, other credit unions or any direct merchants. A relatively small amount of card numbers were compromised, non-specific to credit unions.
- Personal data, including birth dates, credit card numbers, Social Security numbers and more, were obtained in the breach.
- This increases identity theft opportunities related to the 143 million personal data records that may be attached to other acquired records and leveraged for account takeovers.
- This was not a beach of TOPCU's member data.
- Equifax may have your information because many credit issuers report their credit history to Equifax.

What will or does TOPCU do?

- We utilize multiple factor authentication for our online banking
- We have a lot of firewalls that protect your information with TOPCU and they are tested on a regular basis
- Our staff is educated about Social Engineering and how this type of data can be used
- We ask verifying questions and require ID to process transactions
- We pay close attention to Credit Bureau reports and other reports that we pull for account and credit applications
- We look for discrepancies and alerts
- Red flags, such as different addresses, changes in names, mismatched information, etc. are monitored closely
- We have posted information on our Website as a guide to assist our members in what to do

What can you do as a member?

- Go to www.equifaxsecurity2017.com to determine if you are one of the 143 million people whose data may have been compromised
- Set fraud alerts with all 3 Credit Bureaus (Experian, Equifax, Transunion)
- Monitor your credit activity (www.annualcreditreport.com, etc.)
- Reset account passwords, PIN codes and other log-in credentials for financial accounts
- Establish alerts for any account you have to notify you of certain activity
- Establish multi-factor authentication protocols for financial accounts and email when possible
    - Many sites allow you to set up multi-factor authentication
    - An example is receiving a text message when using a non-registered computer.
    - A non-registered computer is a computer that you have not approved (by clicking a box) that you use and it is safe
- Establish credit monitoring service through Equifax or through other service providers
    - These can be researched online
    - Many credit card companies now offer this as an add on product
    - An example would be Life-Lock