

Information About the Data Breach

As we have heard over the past week, the Oregon DMV was the victim of a data breach. It is estimated that 90% of Oregon drivers may have had their identity compromised in the breach, so it is safe to assume that some of your driver's license information could fall into the wrong hands. To better protect yourself, you can take the following steps:

1. Freeze your credit. This prevents prospective creditors from accessing your file. Creditors will not offer you, or anyone who tries to impersonate you, a loan if they cannot access your file. You can remove the freeze at any time if you are legitimately seeking credit and it is a free service through all three of the credit bureaus. Visit Transunion, Equifax, and Experian (links listed below), to set up your account and get started.

Equifax: equifax.com/personal/credit-report-services or 1-800-685-1111;

Experian: experian.com/help or 1-888-397-3742;

TransUnion: transunion.com/credit-help or 1-888-909-8872.

2. Request a free copy of your credit report from [annualcreditreport.com](https://www.annualcreditreport.com). You are entitled to one free copy of your credit report each year. Check for any loans or transactions that are not familiar, this can be a red flag for fraud. Their website can be found here: <https://www.annualcreditreport.com/index.action>
3. Check your passwords and reset if necessary. Use secure, hard-to-guess passwords and set up multi-factor authentication where available. In addition, set a password on your phone. This is a big security vulnerability as most of us have sensitive personal and financial information on our phones and most likely have autosaved logins and passwords.

And finally, if you are a victim of identity theft or if you'd like more information on this topic, visit <https://consumer.ftc.gov/features/identity-theft>. Sunset Credit Union takes the security of your personal and digital information very seriously. When you call us for any account information, we will ask you for your password before releasing any information to you about your account. We will NOT call you and ask for your PIN or password. If you have any questions about the data breach or anything else on this topic, please contact us.

[Sspfcu.com](https://www.sspfcu.com)

cuteam@sspfcu.com

503-643-1335