



Dear Member,

By now, you have probably heard that on September 7th, 2017, Equifax announced a cybersecurity incident involving consumer information. The incident did not involve ACU in any way and ACU member records are not at risk; rather, the incident solely deals with consumer records administered by Equifax. As an organization that works closely with Equifax, ACU quickly reached out to understand the situation and gather information that we are now sharing with you. We want to ensure you have the information you need regarding this incident.

What happened?

On July 29, 2017, Equifax identified a cybersecurity incident potentially impacting approximately 143 million U.S. consumers. Criminals exploited a U.S. website application vulnerability to gain access to certain files. Equifax discovered the unauthorized access and acted immediately to stop the intrusion. They promptly engaged a leading, independent cybersecurity firm that has been conducting a comprehensive forensic review to determine the scope of the intrusion, including the specific data impacted. They also reported the criminal access to law enforcement and continue to work with authorities.

What information may be impacted?

The information accessed primarily includes names, Social Security numbers, birth dates, addresses and, in some instances, driver's license numbers. Criminals also accessed credit card numbers for approximately 209,000 U.S. consumers, and certain dispute documents with personal identifying information for approximately 182,000 U.S. consumers.

Additional Information:

They have found no evidence of unauthorized activity on Equifax's core consumer or commercial credit reporting databases. In addition, they have found no evidence that this cybersecurity incident impacted Equifax's core consumer or commercial credit reporting databases, including, ACRO, Workforce Solutions, The Work Number payroll data, NCTUE, IXI and CFN.

Where can I learn more?

Please visit the dedicated website www.equifaxsecurity2017.com. The site provides more information about the incident and allows you to determine whether you may have been impacted.

To speak to someone directly, Equifax has also established a call center at 866-447-7559, available every day (including weekends) from 6 a.m. – 12 a.m. CST, for individuals to ask questions.

Equifax is conducting a complete review of their security operations to make sure this will never happen again.

Sincerely,

A handwritten signature in black ink that reads 'Rebecca McCoy'. The signature is written in a cursive style with a large, looping 'C' at the end.

Rebecca McCoy
President/CEO
America's Credit Union