

## How Equifax Security Breach Could Impact Your Financial Wellness and What to Do About it

The recent data breach at Equifax has brought the issue of cyber security back into the headlines. At GreenPath, we are here to help you sort out fact from fiction and ensure this breach doesn't disrupt your journey towards financial wellness.

**Equifax is one of the three major credit-reporting agencies.** Equifax collects and aggregates information on over 800 million individual consumers and more than 88 million businesses worldwide. Founded in 1899, it is the oldest of the "big three" agencies.

**145.5 million Americans were impacted by the breach.** This represents approximately half of the population of the United States, making this the largest and most serious financial cyber-crime in history.

**A wide range of data was compromised** including customers' full names, Social Security numbers, birth dates, addresses, and, in some cases, driver license numbers. Equifax also confirmed at least 209,000 consumers' credit card credentials were taken in the attack.

Here's what you can do:

**Find out if your information was leaked** by going to [www.equifaxsecurity2017.com](http://www.equifaxsecurity2017.com). You will be providing some additional sensitive information on this site, so make sure you're on a secure computer and an encrypted network connection.

**Check your credit reports** from Equifax, Experian, and TransUnion by visiting [annualcreditreport.com](http://annualcreditreport.com). Activity that you don't recognize could indicate that identity theft has occurred.

**Monitor your existing credit card and bank accounts closely** for charges you don't recognize. Equifax is offering to enroll some consumers in a free year of Equifax credit monitoring. This will make tracking fraudulent spending much simpler.

**Consider placing a fraud alert on your accounts.** A fraud alert warns creditors that you may be a victim of identity theft. They will put a greater level of scrutiny around anyone trying to use credit in your name.



## Upcoming Webinars Focus on Credit

GreenPath has two free, informative webinars on tap:

### October 18: Be Credit Wise

During this webinar the benefits of credit, considerations before applying for credit, methods to establish and re-establish credit, strategies to minimize the cost of credit, and ways to use credit wisely will be discussed.



### November 1: Understanding Your Credit Report & Score

Credit affects so many areas of your life. But people often have many questions: What is a credit report? Is my credit report and my credit score the same thing? Do I pay for my credit report? How do they figure out my score? How do I build or rebuild my credit? We'll answer these questions and dispel common myths in this fast paced and informative session.

Log on to <http://www.greenpath.com/gfw-webinar-wednesdays> to register for these, and other upcoming webinars.



## Join the Conversation on Facebook!

In June 2016, GreenPath launched a closed Facebook group designed to build an online community to connect our current GreenPath customers together and support each other's efforts to reach our individual financial goals.

Our online community has over 1,200 members who share success stories, ask questions, support people along their journey, and offer tips and feedback.

We hope you will join our group and take part in some great conversations.

Because this is a closed, private group, you will be able to interact with clients like yourself in a non-judgmental atmosphere.

If you have a Facebook account, simply request access at <https://www.facebook.com/groups/GreenPathFriends>. We will confirm and then you can jump right in!

### We want your feedback!

Do you have questions or ways we can make your GreenPath experience better? If so, please email us at [suggestions@greenpath.com](mailto:suggestions@greenpath.com).

