



Equifax Data Breach - *What you must do now!*

The Equifax data breach needs ***your immediate attention - do not assume you will be one of the lucky individuals not affected.*** So, depending on the time of day pour yourself a cup of coffee or a glass of wine and **plan to spend an hour or so working on this** in addition to the **follow up steps**.

There are three main credit bureaus, **Equifax**, **Experian** and **TransUnion**. First we identify the steps you need to take with Equifax, and then Experian and TransUnion.

Equifax

1. We recommend you contact Equifax to find out if your personal information has been breached and to enroll in the complimentary identity theft protection and credit file monitoring.

[Click on this link to Equifax](#) After you are on the site you can click on **Enroll** and follow the steps to get a preliminary response whether your personal information has been breached. Instead of an immediate answer, you may receive a response providing you with "your enrollment date" and more instructions. Whatever the date, **to be sure to follow up on the date provided** (tomorrow for example) and follow the steps.

2. Right after you are enrolled

- Request a credit report so you can monitor your report for any suspicious activity.
- Put a freeze on your credit report, which should prevent the unauthorized opening of accounts. (After you put a credit freeze on the account you may not be able to monitor your credit reports without extra steps, so we recommend requesting a current credit report first.)

Other Credit Bureaus - Experian and TransUnion

- In addition to Equifax, Experian and TransUnion are the other two main credit bureaus and ***it is just as important that you contact them.*** (Note, executing a freeze with one credit bureau will NOT automatically update the others, so you need to contact each credit bureau.) The contact information is:
 - Experian at 1-888-397-3742 or www.experian.com

- TransUnion at 1-800-680-7289 or www.transunion.com

After you are on their site

- Sign up for a current credit report
- Next put a freeze on your credit report to prevent the unauthorized opening of accounts. You can easily unfreeze your credit report when needed (but make sure to save your password).

Going Forward

- Check your credit reports at least once a year via the free annualcreditreport.com (if you want to monitor more frequently you can but most likely you will have to pay a fee)
- Check your bank, investment and credit card statements at least *monthly*, for any unauthorized activity

Other helpful sites - for more information and recommendations click the following links:

Advice for how to file a freeze is available here on a state-by-state basis:
<http://consumersunion.org/research/security-freeze/>

If you believe you may have been the victim of identity theft, here is a site where you can learn more about how to protect yourself:
www.idtheftcenter.org. You can also call the center's toll-free number (888-400-5530) for advice on how to resolve identify-theft issues.

Schwab - Whether your data has been breached or not, Schwab has a helpful checklist. Please [click on the link](#) of action items that you should take within the first 24-48 hours of discovering the breach, as well as the first week, first month, and beyond. We anticipate you will be receiving additional information from us and/or Schwab in the next few days.

PHISHING - Upcoming Scams?

The breach will most likely be followed by scammers. **Watch out for the following:**

- Phishing emails that claim to be from Equifax where you can check if your data was compromised
- Phishing emails that claim there is a problem with a credit card, your credit record, or other personal financial information
- Calls from scammers that claim they are from your bank or credit union
- Fraudulent charges on any credit card because your identity was stolen

And as always, Think Before You Click!

The safety of your information is important to us. As always, we encourage you to call us anytime.

Sincerely,
Janet & Barry

415.291.9999

Integral Financial Solutions, LLC is not a technology or security specialist. The information provided is to serve as a guide for your reference. We recommend that you seek additional by accessing the internet, for example, and/or contact a specialist.

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