

BERKELEY COMMUNITY Federal Credit Union



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www.berkcofcu.com

Your Place for... *FINANCIAL SERVICES WITH A PERSONAL TOUCH*

October 2017

IMPORTANT ANNOUNCEMENT!!!

Please read the following article which was taken from the Equifax website:

Equifax Announces Cybersecurity Incident Involving Consumer Information

- **No Evidence of Unauthorized Access to Core Consumer or Commercial Credit Reporting Databases**
- **Company to Offer Free Identity Theft Protection and Credit File Monitoring to All U.S. Consumers**

September 7, 2017 — Equifax Inc. (NYSE: EFX) today announced 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. Based on the company's investigation, the unauthorized access occurred from mid-May through July 2017. The company has found no evidence of unauthorized activity on Equifax's core consumer or commercial credit reporting databases.

The information accessed primarily includes names, Social Security numbers, birth dates, addresses and, in some instances, driver's license numbers. In addition, 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, were accessed. As part of its investigation of this application vulnerability, Equifax also identified unauthorized access to limited personal information for certain UK and Canadian residents. Equifax will work with UK and Canadian regulators to determine appropriate next steps. The company has found no evidence that personal information of consumers in any other country has been impacted.

Equifax discovered the unauthorized access on July 29 of this year and acted immediately to stop the intrusion. The company 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. Equifax also reported the criminal access to law enforcement and continues to work with authorities. While the company's investigation is substantially complete, it remains ongoing and is expected to be completed in the coming weeks.

"This is clearly a disappointing event for our company, and one that strikes at the heart of who we are and what we do. I apologize to consumers and our business customers for the concern and frustration this causes," said Chairman and Chief Executive Officer, Richard F. Smith. "We pride ourselves on being a leader in managing and protecting data, and we are conducting a thorough review of our overall security operations. We also are focused on consumer protection and have developed a comprehensive portfolio of services to support all U.S. consumers, regardless of whether they were impacted by this incident."

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to fix the problem and move on.
Confronting cybersecurity risks is a daily fight.
While we've made significant investments in data security,
we recognize we must do more.
And we will."**

Reminder: 24HR/7Day a week access to your account is available with your ATM/Visa debit card or by contacting us by phone utilizing our Teller-Mate Audio response system.

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Equifax has established a dedicated website, www.equifaxsecurity2017.com, or you may call 866-447-7559 to help consumers determine if their information has been potentially impacted and to sign up for credit file monitoring and identity theft protection. The offering, called TrustedID Premier, includes 3-Bureau credit monitoring of Equifax, Experian and TransUnion credit reports; copies of Equifax credit reports; the ability to lock and unlock Equifax credit reports; identity theft insurance; and Internet scanning for Social Security numbers – all complimentary to U.S. consumers for one year. The website also provides additional information on steps consumers can take to protect their personal information. Equifax recommends that consumers with additional questions visit www.equifaxsecurity2017.com or contact a dedicated call center which the company set up to assist consumers. The call center is open every day (including weekends) from 7:00 a.m. – 1:00 a.m. Eastern time.

In addition to the website, Equifax will send direct mail notices to consumers whose credit card numbers or dispute documents with personal identifying information were impacted. Equifax also is in the process of contacting U.S. state and federal regulators and has sent written notifications to all U.S. state attorneys general, which includes Equifax contact information for regulator inquiries. Equifax has engaged a leading, independent cybersecurity firm to conduct an assessment and provide recommendations on steps that can be taken to help prevent this type of incident from happening again. CEO Smith said, "I've told our entire team that our goal can't be simply to fix the problem and move on. Confronting cybersecurity risks is a daily fight. While we've made significant investments in data security, we recognize we must do more. And we will."

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Member Account Verification

During the month of October, Professional League Resources (a division of the Carolinas Credit Union League) will be conducting a 100% verification of all member accounts as of September 30, 2017. Should incorrect information be discovered on your statement, please report this to our auditors at the following address:

Professional League Resources
P.O. Box 19804
Raleigh, NC 27619
Attn: Audit Department

Santa Helper Christmas Loan Promotion Reminder!

Processing for the Santa Helper holiday loans is scheduled to begin Monday, November 13th through Monday, November 27th. As has been the case in previous years, due to anticipated heavy loan demand, application processing could take up to three weeks. This year's loan terms are as follows: \$1,200 for 12 months at 17.99%. Other loan qualifying criteria does apply.

Holiday Notices:

**Thanksgiving Holiday,
Thursday, November 23 and
Friday November 24**

**Christmas Holiday,
Monday, December 25 and
Tuesday, December 26**

Don't forget that Netbranch (online banking) and Teller-Mate (audio response unit) offers you 24/7 access to your accounts even when we are closed. They both provide self-service functions such as; transfers between accounts, account inquiries, line-of-credit advances, statement transaction histories, etc. Netbranch can be accessed from our website at www.berkcofcu.com. You will need to call the office for assistance to initially set-up your account. Teller-mate can be accessed by calling 866-810-6119. You may also obtain surcharge free cash back by using your ATM or VISA Check card at participating POS (primarily STAR) terminals and COOP, STARsf (Allpoint), and Accel-Exchange ATM locations. The following represents a partial listing of retail merchants that participate in the credit union's surcharge free ATM networks; Kangaroo Express, HESS, Sunoco, Walgreens, CVS, Lee's Quick Stop, Swamp Fox Lanes, among others. (Note: surcharge free ATM owner participation is subject to change without prior notice given to Berkeley Community Federal Credit Union).

Teller-Mate Menu

Call Toll Free 1-866-810-6119

From a touch-tone phone

Press 1-Experienced Users

Enter your 4-digit member number

Enter your Personal Identification Number (PIN)

Transaction Menu
(Transfer Funds)

Inquiry Menu
(Balances on All Accounts)
Change Pin (Enter any new (4) digit
PIN number followed by #)

General Information
(Office Hours & Interest Rates)



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