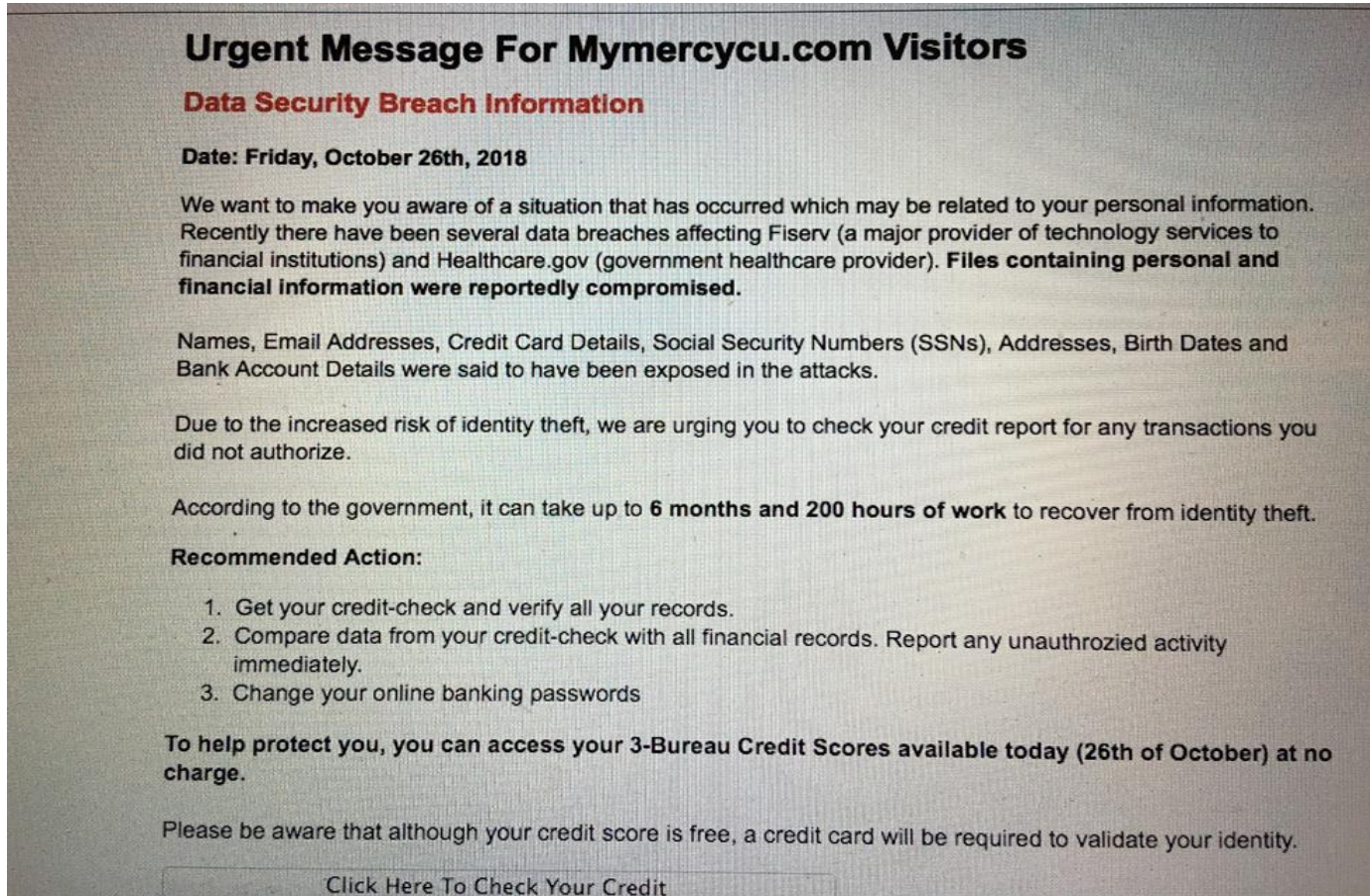


FRAUD/SCAM ALERT

Mercy Credit Union was recently informed of this Fraudulent/Scam information received by one of our members. These letters and websites look and sound so much like the correct item, that this does require due diligence by everyone in order to protect personal information.



Urgent Message For Mymercycu.com Visitors

Data Security Breach Information

Date: Friday, October 26th, 2018

We want to make you aware of a situation that has occurred which may be related to your personal information. Recently there have been several data breaches affecting Fiserv (a major provider of technology services to financial institutions) and Healthcare.gov (government healthcare provider). **Files containing personal and financial information were reportedly compromised.**

Names, Email Addresses, Credit Card Details, Social Security Numbers (SSNs), Addresses, Birth Dates and Bank Account Details were said to have been exposed in the attacks.

Due to the increased risk of identity theft, we are urging you to check your credit report for any transactions you did not authorize.

According to the government, it can take up to **6 months and 200 hours of work** to recover from identity theft.

Recommended Action:

1. Get your credit-check and verify all your records.
2. Compare data from your credit-check with all financial records. Report any unauthorized activity immediately.
3. Change your online banking passwords

To help protect you, you can access your 3-Bureau Credit Scores available today (26th of October) at no charge.

Please be aware that although your credit score is free, a credit card will be required to validate your identity.

[Click Here To Check Your Credit](#)

Note in the copy where it says: **Please be aware that although your credit score is free, a credit card will be required to validate your identity.** Checking your **credit report** with the three credit bureau reporting agencies **does not require credit card information to validate your identity.** If you want your **credit score**, in addition to your **free credit report**, then annualcreditreport.com does charge a fee for providing your score and the fee for your score can be paid by credit card. A credit card is not used to validate your identity.

Federal law requires each of the three nationwide consumer credit reporting companies - **Equifax, Experian and TransUnion** - to give you a free credit report every 12 months if you ask for it. **NOTE:** Only one website is authorized to fill orders for the free annual credit report you are entitled to under law — **annualcreditreport.com**.

Other websites that claim to offer “free credit reports,” “free credit scores,” or “free credit monitoring” are not part of the legally mandated free annual credit report program.

The Federal Trade Commission and the Consumer Financial Protection Bureau sites contain extensive information about credit reports, your rights, and the laws that guarantee these rights. **You can learn more about your free reports at:** the **Federal Trade Commission's website:** <https://www.consumer.ftc.gov/articles/0155-free-credit-reports> and the **Consumer Financial Protection Bureau's website:** <https://www.consumerfinance.gov/ask-cfpb/category-credit-reporting/>