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INNOVATIVE STRATEGIES + PERSONAL FOCUS

Equifax Breach – Key Steps in Protecting Yourself

September, 2017

Equifax, one of the largest credit reporting agencies in the nation, announced last week that it suffered a major cyber breach. The breach is currently estimated to affect approximately 143 million personal records, nearly half the population of the United States.

To identify if you are part of the breach, Equifax has provided a website: [Click here to Check Potential Impact](#). Further, they are offering free credit monitoring. **NOTE:** Before you decide to enroll in TrustedID Premier, it's important to understand that you may be waiving your rights to a future settlement. We recommend you read all disclosures/fine print before enrolling.

If you ultimately elect to use Equifax credit monitoring service, you will notice that the enrollment will start at a later date. In the interim, closely monitor your accounts.

Steps to take if your information has been breached:

- If you determine your credit information has been breached, please contact our office as soon as possible so we can place an "Identity Theft Alert" flag on your accounts with Raymond James. This will alert our home office that your identity has been stolen so anytime someone calls directly to the home office stating they are you, no changes will be made nor any transactions executed on your accounts without first calling our office to confirm.
- We recommend you also contact any other financial institution so they can flag your accounts accordingly.
- To further protect yourself, it may be worth considering placing a credit freeze on your credit records. A credit freeze is a tool that lets you restrict access to your credit report, making it more difficult for identity thieves to open new accounts in your name.

To establish a credit freeze, you need to visit each one of the three credit reporting agencies and follow the steps. For your convenience, click the links below:

- [Experian](#)
- [Transunion](#)
- [Equifax](#)

If you have any questions, please contact Stephanie Harris at 210-547-3450.

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