

Lighthouse Community Credit Union
LIGHTHOUSE  **TIMES**

EQUIFAX Data Breach . . . Am I At Risk?

Equifax reported a breach in their system impacting roughly 143 million Americans. Unauthorized access occurred from mid-May through July 2017. Personal information that was accessed included—names, Social Security numbers, birth dates, addresses and, in some cases driver’s license numbers.

This breach did not occur in Lighthouse Community CU’s systems.

For more information refer to the Federal Trade Commission’s (FTC’s) release on the Equifax breach:
www.consumer.ftc.gov/blog/2017/09/equifax-data-breach-what-do.

To find out if your information was exposed, go to www.equifaxsecurity2017.com. Click on the “Potential Impact” tab, and enter your last name and the last six numbers from your Social Security number. Your Social Security number is sensitive information, so make sure you’re on an encrypted network connection any time you enter it. The site will tell you if you may have been affected by this breach.

We recommend that you check your credit reports yourself by visiting: www.annualcreditreport.com. Accounts or activity that you do not recognize could indicate theft.

Visit www.IdentityTheft.gov to find out what to do.

We strongly suggest that you consider freezing your credit as a precaution. Contact each of the credit reporting agencies individually.

Their contact information is:

Equifax—1-800-349-9960 or, https://www.freeze.equifax.com/Freeze/jsp/SFF_PersonalIDInfo.jsp

Experian—1-888-397-3742 or, <https://www.experian.com/freeze/center.html>

TransUnion—1-888-909-8872 or, <https://www.transunion.com/freeze>

You’ll have to provide your personal information and pay a small fee, except from Equifax who is providing the freeze for free since they were breached.

You may also want to consider subscribing to a trusted company that specializes in protecting identity. For example, LifeLock is currently offering a 10% discount in addition to a 30 day trial.



HOLIDAY SKIP-A-PAYMENT APPLICATION



To **skip your November OR December 2017 loan payment(s)**, simply complete and return this coupon to the Credit Union by November 10 (for Nov. skip) or December 10 (for Dec. skip) along with \$20.00 per loan (maximum of \$60 per account). **NOTE:** Each eligible loan can skip ONLY ONE MONTH.

Mail to: 702 Jefferson Street, Vancouver, WA 98660 or **FAX:** 360.694.0693

Please skip (choose ONE) November December

Name: (please print) _____ **Account #** _____

Daytime Phone # (_____) _____ **Loan Suffix(es)** _____

I/We authorize Lighthouse Community CU to extend my/our loan payment(s) as requested. I/We understand this adjustment does not affect the other terms of my/our indebtedness, and finance charges will continue on the unpaid balance. Payroll deduction will continue with loan payments deposited to savings. Real estate loans, loans with force placed insurance, members not in good standing, loans granted in the last 90 days, loans that have had a recent extension granted and delinquent loans are not eligible. Additional conditions and loan restrictions may apply.

Member Signature _____ **Date** _____

Co-Applicant Signature _____ **Date** _____



International Credit Union Day October 19, 2017

"Dreams Thrive Here" is the theme of this year's ICU Day

The mission of International Credit Union Day is to highlight and celebrate the qualities that make credit unions the best financial partners of people all over the world. This celebration started in 1948, and occurs every year on the third Thursday of October.

At **Lighthouse Community Credit Union** we'll work with you to help you achieve your dreams!

We're on the WEB
www.lhccu.com

HOLIDAY CLOSURES

NOV 10, 2017	Veteran's Day (observed)
NOV 23-24, 2017	Thanksgiving Holiday
DEC 22, 2017	Christmas Eve (observed) Closing at 12PM
DEC 25, 2017	Christmas Day
DEC 29, 2017	New Year's Eve (observed) Closing at 3PM
JAN 1, 2018	New Year's Day



Be Wary of PHONE Scams!

- ◆ Don't give out personal information. Don't provide any personal or financial information unless you have initiated the call and it's a phone number you know is correct.
- ◆ Don't trust caller ID. Scammers can spoof their numbers so it looks like they are calling from a particular company, even when they're not.
- ◆ If you get a robocall hang up. Don't press 1 to speak to a live operator or any other key to take your number off the list. If you respond by pressing any number, it will probably just lead to more robocalls.
- ◆ If you've already received a call that you think is fake, **report it to the FTC.**

Don't forget to let us know when you move....



Is your loan rate too sour to swallow?

See us for a sweet deal on a better loan.

Find us on Facebook

VISA Debit Cards - NEW EMV Chip Card

When your current VISA Debit Card with LHCCU is up for renewal due to your card's "Good Thru" date expiring; you will be receiving a **NEW VISA Debit Card** that has the **EMV** chip.

The EMV chip card is smarter technology that has an actual computer chip that securely stores the card data that currently resides on the magnetic stripe. This makes it nearly impossible for a criminal to create a counterfeit EMV chip card.

EMV cards are used Worldwide in over 130 Countries. There are approximately 2.4 billion EMV chip cards in circulation and 36.9 million terminals active worldwide, ensuring you can use your account conveniently wherever you travel.

"The most effective way to do it, is to do it." Amelia Earhart

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