



Auto Assistance
The Difference That Matters



ARE YOU READY FOR FALL 2017?



WIN A FLAT SCREEN TV

WHEN YOU RECEIVE AN APPROVED & FUNDED AUTO LOAN FROM 9/01/2017 THROUGH 10/31/2017, YOU WILL BE ENTERED TO WIN A 55" TV*

CONTACT US TODAY ABOUT GETTING PRE-QUALIFIED FOR A NEW OR USED AUTO LOAN!!!

Try our new "Auto Buying Mall" service at: piedmontpluscu.cuautosearch.com

(*Offer is subject to credit approval and program guidelines. Contact a PPFCU representative for further details and official contest rules. Odds of winning are dependent upon the number of entries versus the number of eligible members. Some additional restrictions may apply.)



MAKING CENTS FOR 43 YEARS!



Federally Insured by NCUA

1968 Peachtree Rd. NW
Atlanta, GA 30309
Telephone (404)605-3286
Fax (404) 609-6776

1265 Highway 54 West, Suite 310
Fayetteville, GA 30214
Telephone (770) 719-7040
Fax (678) 817-4345

2727 Paces Ferry Road SE, Suite 2-370
Atlanta, GA 30339
Telephone (678) 505-8226
Fax (678) 540-3060

775 Poplar Rd, Suite 125
Newnan, GA 30265
Telephone (678) 673-5600
Fax (770) 251-9893

24 HOUR AUDIO TELLER (404) 605-3286 ONLINE BANKING & BILL PAY AVAILABLE AT: www.piedmontplus.org

As you may have heard in the recent news, Equifax, one of the leading consumer credit reporting agencies, discovered a website application vulnerability had been exploited on July 29, 2017, which gave cyber criminals illegal access to their data files. Here is what we know regarding this incident:

- An independent investigation by a cybersecurity firm determined information had been accessed between mid-May and July 2017.
- Credit unions report information to the credit bureaus, although no evidence of unauthorized activity has been discovered on Equifax's core consumer or commercial credit reporting databases.
- Approximately 143 million U.S. consumers had information accessed. Compromised information included: names, social security numbers, birth dates, addresses, driver's licenses, approximately 209,000 credit card numbers were accessed, and approximately 182,000 dispute documents with personally identifying information were accessed.

As a result, Equifax has set up an informational website & identity theft monitoring for consumers.

- Consumers can determine if their personal information may have been impacted by visiting: www.equifaxsecurity2017.com
- Through Nov. 21, 2017 consumers – whether affected by the breach or not - can sign up for TrustedID Premier credit monitoring at no charge. Enrollees in the program will have complimentary access to:
 - ✓ Equifax credit report
 - ✓ Credit file monitoring at all three major credit bureaus
 - ✓ Equifax credit report lock
 - ✓ Social security number monitoring
 - ✓ \$1 million in identity theft insurance
 - ✓ Signing up for this program does not waive any rights to take legal action, as the restrictive language, previously included in the terms of use for this program, has been removed.

Equifax was originally charging consumers to put a freeze on their credit files, but has since dropped the charge and is offering that service at no charge through Nov. 21, 2017.

- Consumers can place, lift or permanently remove a freeze from their Equifax credit files at: https://www.freeze.equifax.com/Freeze/jsp/SFF_PersonalIDInfo.jsp
- Consumers who have paid for this service since Sept. 7, 2017 – the day Equifax announced the breach – will receive a refund.
- Affected consumers are at risk from criminals using stolen information to fraudulently open accounts. This means the most pressing and immediate threat with this breach is identity theft.
- The first step consumers should take is to visit both websites noted above. Next, consumers should take additional steps to protect their identities. There are a number of tips at www.stophedatabreaches.com that can help consumers remain vigilant and protect their personal data. These include:
 - Don't respond to email, text or telephone calls asking for personal or financial information
 - Frequently review account activity and immediately report unauthorized transactions
 - Place an initial fraud alert with credit bureaus if fraud has occurred
 - Enroll and opt-in for transaction monitoring
 - Use card on/off switches (if available)
 - Enroll in Verified by VISA/MasterCard Secure Code
- The Federal Trade Commission's website has additional consumer information regarding steps you can take to protect against identity theft and information about fraud alerts and security freezes: <https://www.consumer.ftc.gov/features/feature-0014-identity-theft>