



Impact of the Equifax Breach:

Equifax has dominated headlines recently due to a security breach that may have compromised personal information for as many as 143 million Americans - roughly 44% of Americans are at risk from this intrusion!

Identity theft is nothing short of a nightmare for its victims, so investors are understandably anxious to protect themselves. Here are steps you can take to understand if you might be affected and how to help protect yourself:

1. **Find out if you were affected.** Go to www.equifaxsecurity2017.com to find out if you were potentially affected by the breach or call 866.447.7559 for more information. If impacted by the breach, you may want to consider enrolling in TrustedID Premier, a free service provided by Equifax which provides credit file monitoring, Social Security number monitoring and up to \$1M identity theft insurance.
2. **Monitor your credit.** Check your free credit report annually from Equifax, Experian, and TransUnion. Go to www.annualcreditreport.com. Set alerts with each credit bureau to receive fraud notifications.
3. **Consider placing a freeze on your credit.** For added protection, a freeze can be placed on your files with each of the credit agencies. This blocks anyone from pulling your credit information unless you unfreeze your account with a PIN. Some states allow credit bureaus to charge a small fee, so be prepared to pay (Equifax has stated that they will not charge for this service).

Here are the major credit bureaus:

- Equifax: www.freeze.equifax.com
- Experian: www.experian.com/freeze/center.html
- TransUnion: www.transunion.com/credit-freeze/place-credit-freeze
- InnoVis: innovis.com/securityFreeze/

In the end, it all comes down to recognizing that technical progress will continue whether we like it or not. Just because new risks develop over time does not imply the world is coming to an end. It is simply the by-product of this evolution and evidence that achieving financial goals will most likely require moving an investment strategy forward.

Much of this email is a summary of The Thought of the Week from Global Financial Private Capitol (GFPC) - our SEC Registered Investment Partner. For the full article, here is the [link](#).

Thanks for doing business with us.

Sincerely,

James Gallagher

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