

# EQUIFAX BREACH

## NOW WHAT?

Equifax has recently warned that 143 million consumers' personal information may have been stolen by hackers. In addition more criminals are taking this opportunity to send phishing emails that appear to be from Equifax where you can check to see if your data was compromised. Other phishing emails or phone calls claim there is a problem with your card or credit, but in reality criminals are preying on your fears to get your personal information.

To get more detail visit the Federal Trade Commission page at <https://www.consumer.ftc.gov/blog/2017/09/equifax-data-breach-what-do>

### What can you do if you're affected by a breach?

- **Check your credit reports** from Equifax, Experian, and TransUnion — for free — by visiting [annualcreditreport.com](http://annualcreditreport.com). Accounts or activity that you don't recognize could indicate identity theft. Visit [IdentityTheft.gov](http://IdentityTheft.gov) to find out what to do.
- **Consider placing a fraud alert on your files.\*** A fraud alert warns creditors that you may be an identity theft victim and that they should verify that anyone seeking credit in your name really is you. The alert will usually stay on your credit report for 90 days and you can renew it when it expires.
- **Consider placing a credit freeze on your files.\*** A credit freeze makes it harder for someone to open a new account in your name. Keep in mind that a credit freeze won't prevent a thief from making charges to your existing accounts. A credit freeze may require payment of a fee as well as a waiting period when you want to unfreeze it to apply for credit in the future.
- **Monitor your existing credit card and bank accounts closely** for charges you don't recognize.
- **Beware of phishing emails** that request you click on a link or open an attachment. Breaches are just another opportunity for fraudsters to use the sense of urgency to steal your information.
- **File your taxes early** — as soon as you have the tax information you need, before a scammer can. Tax identity theft happens when someone uses your Social Security number to get a tax refund or a job.

### More Information

\*Contact the credit bureaus for more detailed information regarding the services offered and fees that may apply. To order your free credit report go to [www.annualcreditreport.com](http://www.annualcreditreport.com) or visit the credit bureaus.

Experian	TransUnion	Equifax
<a href="http://experian.com">experian.com</a>	<a href="http://transunion.com">transunion.com</a>	<a href="http://equifax.com">equifax.com</a>
1-888-397-3742	1-888-909-8872	1-800-349-9960

# EQUIFAX BREACH

A guide for consumers after the breach.



**JACKSON COUNTY BANK**

Member FDIC

## Scope of the Breach

- This incident potentially impacted 143 million US consumers.
- Access was gained due to an unpatched vulnerability on a website application.
- Information accessed included names, social security numbers, birth dates, addresses, drivers' licenses and credit card numbers.
- Equifax indicates that there is no evidence of unauthorized activity on Equifax's core credit reporting databases.

The type of information stolen could lead to pseudo credit cards or loans, filing for tax refunds or even social security benefits.

## equifaxsecurity2017.com

This is the website that FTC is advising consumers access to determine whether they may have been affected by the breach and for more information on this cybersecurity incident.

This breach is not like card fraud where the bank or card company will take action for you. **With this breach you must make the decision regarding what action to take and follow through with it.**

You must decide, “Should I access the website of the same company that was breached to take remediation actions?” “Will I take any action if I am confirmed as a potential victim? If so, what action?”

# equifaxsecurity2017.com

To determine if you were impacted, go to equifaxsecurity2017.com and click on "Potential Impact".

See if your personal information is potentially impacted.

To determine if your personal information may have been impacted by this incident, please follow the below steps:

1. Click on the below link, "Check Potential Impact," and provide your last name and the last six digits of your Social Security number.
2. Based on that information, you will receive a message indicating whether your personal information may have been impacted by the incident.
3. Regardless of whether your information may have been impacted, we will provide you the option to enroll in TrustedID Premier. After you are impacted you will see an option to enroll. The enrollment period ends on Tuesday, November 21, 2017.

*Please note: Enrollment in TrustedID Premier is only available for consumers with a U.S. Social Security number.*

**CHECK POTENTIAL IMPACT**

Thank you for allowing us this opportunity to assist you. We appreciate your patience during this time.

The screenshot shows a web browser window with the URL 'm/eligibility/eligibility.html'. The page content includes a 'Getting Started' section with the following text: 'Whether you are here for the first time or returning, please enter the information below and click Continue.' Below this, there are two input fields: 'Last Name' and 'Last 6 Digits of Social Security Number'. The 'Last 6 Digits of Social Security Number' field has a red 'x' icon and a message: 'Please enter the last 6 digits of your social security.' At the bottom of the form, there is a checkbox labeled 'I'm not a robot' and a CAPTCHA icon with the text 'reCAPTCHA Privacy - Terms'. The Windows taskbar is visible at the bottom of the screenshot, showing the search bar and various application icons. The system tray on the right shows the time as 6:07 PM on 9/20/2017.

# equifaxsecurity2017.com

You will then be asked some personal information include the last six digits of your social security number.

If you receive a message that “we believe your information may be compromised”, you will then be prompted to ENROLL in TrustedID Premier to allow monitoring and other benefits. You can review the benefits and decide whether to enroll.

The screenshot shows the Equifax TrustedID Premier enrollment page. At the top, the Equifax logo is displayed. Below it, the heading "TrustedID Premier" is followed by "What's Included:". There are five benefit items listed, each with a checkmark icon:

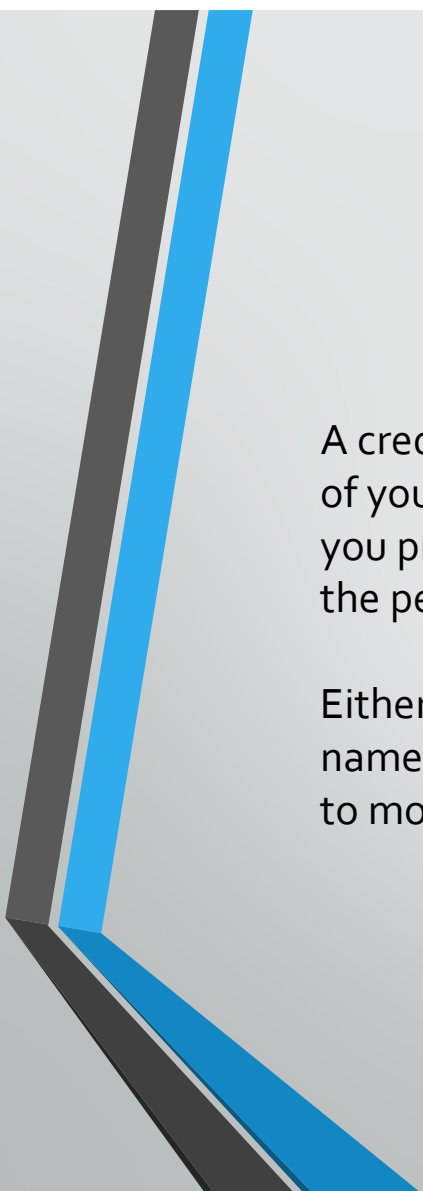
- 3-Bureau Credit File Monitoring**: Credit file monitoring and automated alerts of key changes to your Equifax, Experian, and TransUnion credit files.
- Equifax Credit Report Lock**: Allows you to prevent access to your Equifax credit report by third parties, with certain exceptions.
- Social Security Number Scanning**: Searches suspicious web sites for your Social Security number.
- Equifax Credit Report**: A copy of your Equifax Credit Report.
- \$1MM Identity Theft Insurance**: Up to \$1 million in ID theft insurance. Helps pay for certain out-of-pocket expenses in the event you are a victim of identity theft.

At the bottom of the benefits section, it says: "For additional important product information visit [www.equifaxsecurity2017.com](http://www.equifaxsecurity2017.com)."

Below the benefits is a "Personal Information" section with three input fields:

- First Name**: [Input field]
- Middle Name** (optional): [Input field]
- Last Name**: [Input field]

The Windows taskbar is visible at the bottom of the screenshot, showing the time as 6:13 PM on 9/20/2017.



## What is the difference between a credit freeze and a fraud alert?

A credit freeze helps lock down your credit. A fraud alert allows creditors to get a copy of your credit report as long as they take steps to verify your identity. For example, if you provide a telephone number, the business must call you to verify whether you are the person making the credit request.

Either may be helpful at stopping someone from opening new credit accounts in your name, but they may not prevent the misuse of your existing accounts. You still need to monitor all bank, credit card and insurance statements for fraudulent transactions.



# Credit Freeze

A credit freeze, or a security freeze, restricts access to your credit report, which in turn makes it more difficult for identity thieves to open new accounts in your name. That's because most creditors need to see your credit report before they approve a new account.

- A credit freeze does not affect your credit report.
- It does not affect your ability to get your free credit reports.
- It does not affect a thief from making changes to existing accounts.

Things to consider:

- Will you need credit in the near future, such as a loan for a home, vehicle or college? A freeze can be lifted temporarily to allow you to borrow, but be aware that it may take extra time to do this and there may be a small fee.
- A freeze is done "per credit bureau", so you may wish to put a freeze on all three bureaus otherwise, unless a tri-merged report is pulled, a report may be pulled from a bureau you have not frozen, allowing thieves to potentially receive credit.
- There is normally a \$10 fee for a freeze. Equifax has waived this until November 21, 2017 due to the breach.





# Fraud Alert

You may place an alert at any one of the credit bureaus and it will be in effect at all three agencies.

Three types of fraud alerts are available:

**Initial Fraud Alert.** If you're concerned about identity theft, but haven't yet become a victim, this fraud alert will protect your credit from unverified access for at least 90 days. You may want to place a fraud alert on your file if your wallet, Social Security card, or other personal, financial or account information are lost or stolen.

**Extended Fraud Alert.** For victims of identity theft, an extended fraud alert will protect your credit for seven years. This may require a written police report of true identity theft.

**Active Duty Military Alert.** For those in the military who want to protect their credit while deployed, this fraud alert lasts for one year.

# Run a Credit Report

Visit [annualcreditreport.com](https://annualcreditreport.com) to get your free credit report.

The Fair Credit Reporting Act (FCRA) requires each of the nationwide credit reporting companies — Equifax, Experian, and TransUnion — to provide you with a free copy of your credit report, at your request, once every 12 months.

You may order one at a time from each credit bureau, allowing you to run a report three different times during the year.

# Monitor. . .Monitor. . .Monitor

- Monitor your existing credit card and bank accounts for charges you don't recognize.
- Watch your mail for unusual statements, cards or anything leading you to believe an account application had been processed.
- Set up alerts on accounts that have the ability to do so.

Be aware that it could be any length of time before your stolen information is used to gain access to funds. Monitoring must become a habit.

# Beware of Follow-up Scams

**A major breach will always provoke follow-up scams.**

- Beware of phishing emails regarding the breach. If you question whether an email is legitimate do not click or open attachments. Call the sender with a known phone number (not one in the email) to verify whether it is a legitimate email.
- Equifax will not call you! Beware of telephone calls requesting that you verify confidential information to “protect” your information. If you have not initiated the call with a known number, it is probably a scam.
- File your taxes promptly if you are expecting a refund.

# Beware of Follow-up Scams

**A major breach will always provoke follow-up scams.**

- Go to [ssa.gov](https://ssa.gov) for more information on protecting your social security number.
- A child's Social Security number can be used by identity thieves to apply for government benefits, open bank and credit card accounts, apply for a loan or utility service, or rent a place to live. Consider whether you should check your child's credit report to see if your child's information is being misused.
- Also consider a credit freeze on a minor.

## More Information

Contact the credit bureaus for more detailed information regarding the services offered and fees that may apply.

To order your free credit report go to [www.annualcreditreport.com](http://www.annualcreditreport.com) or visit the credit bureaus

<b>Experian</b>	<b>TransUnion</b>	<b>Equifax</b>
<b>experian.com</b>	<b>transunion.com</b>	<b>equifax.com</b>
<b>1-888-397-3742</b>	<b>1-888-909-8872</b>	<b>1-800-349-9960</b>

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