

## Important Notice - Equifax Discloses Massive Consumer Data Breach

At Bank of Marin, protecting the security of our customers' personal information is of the utmost importance. We also strive to make sure you are armed with the information you need to protect yourselves. Given the recent announcement of the Equifax data breach that has exposed the personal information of millions of people, we have prepared a list of frequently asked questions to provide guidance on the situation.

### Frequently Asked Questions

#### **I've been hearing about the Equifax breach in the news. What happened?**

Equifax, one of the three major credit bureaus, experienced a massive data breach. The hackers accessed names, Social Security numbers, birth dates, addresses and, in some instances, driver's license numbers. Equifax disclosed that the hackers also stole credit card numbers for about 209,000 people and dispute documents with the personal identifying information of about 182,000 people.

#### **Was my information stolen?**

If you have a credit report, there's a good chance it was. Go to a special website set up by Equifax to find out: <https://www.equifaxsecurity2017.com/>. Scroll to the bottom of the page and click on "Potential Impact," enter your last name and the last six digits of your Social Security number and the site will tell you if you've been affected. Be advised that the answer is not a guarantee whether your personal information was disclosed.

**NOTE: Be sure you're on a secure network (not public Wi-Fi) when you submit sensitive data over the internet.**

#### **How can I protect myself?**

- **Monitor your credit reports.**
  - In addition, you can order a free copy of your credit report from all three of the credit reporting agencies at [www.annualcreditreport.com](http://www.annualcreditreport.com). You are entitled to one free report from each of the credit bureaus once per year.
- **Monitor your bank accounts.**
  - We also encourage you to monitor your financial accounts regularly for fraudulent transactions. Use online and mobile banking to keep a close eye on your accounts. If you do find any suspicious transactions contact your branch immediately.
- **Watch out for scams related to the breach.**
  - Don't trust e-mails that appear to come from Equifax regarding the breach. Attackers are likely to take advantage of the situation and craft sophisticated phishing e-mails.
  - As always, don't provide personal information over the phone or through email. In the wake of an event like this, criminals might take advantage of people's fear and vulnerability. Also, be wary of clicking on links within emails.

**Should I place a credit freeze on my files?**

Before deciding to place a credit freeze on your accounts, consider your personal situation. If you might be applying for credit soon or think you might need quick credit in an emergency, it might be better to simply place a fraud alert on your files with the three major credit bureaus. A fraud alert puts a red flag on your credit report which requires businesses to take additional steps, such as contacting you by phone before opening a new account

**How do I contact the three major credit bureaus to place a freeze on my files?**

Equifax: Call 800-349-9960 or [www.freeze.equifax.com](http://www.freeze.equifax.com)

Experian: Call 888-397-3742 or [www.experian.com/freeze/center.html](http://www.experian.com/freeze/center.html)

TransUnion: Call 800-680-7289 or [www.transunion.com/credit-freeze/place-credit-freeze2](http://www.transunion.com/credit-freeze/place-credit-freeze2)

**NOTE:** Due to this event, Equifax is offering one year of free credit monitoring and other services, whether or not your information was exposed. You can sign up at <https://www.equifaxsecurity2017.com/>.

**Where can I get more information about the Equifax breach?**

- You can learn more directly from Equifax at <https://www.equifaxsecurity2017.com/>.
- You can also learn more by visiting the Federal Trade Commission's web page on the breach at <https://www.consumer.ftc.gov/blog/2017/09/equifax-data-breach-what-do>.
- To learn more about how to protect yourself after a breach, visit <https://www.identitytheft.gov/Info-Lost-or-Stolen>.

***We provide these links to external websites for your convenience. Bank of Marin does not endorse and is not responsible for their content, links, privacy policies, or security policies.***