



# AUDUBON STATE BANK

Audubon, Iowa 50025

## About the Equifax breach:

- Equifax is one of the major credit report agencies handling millions of accounts worldwide.
- September 7, 2017, Equifax announced that the records of approximately 143 million Americans were compromised between May and July of 2017.
- Compromised records contained personal information including names, birth dates, addresses, Social Security Numbers and some driver's license numbers.
- 209,000 credit card numbers were obtained, but not debit cards.
- With this information there is a risk of identity theft.

## Learn more about the breach at the following sites:

Equifax at <https://www.equifaxsecurity2017.com/>.

Federal Trade Commission at <https://www.consumer.ftc.gov/blog/2017/09/equifax-data-breach-what-do>.

Protect yourself after a breach, visit <https://www.identitytheft.gov/Info-Lost-or-Stolen>.

## What Equifax is doing about the breach:

- Equifax established a website at <https://www.equifaxsecurity2017.com/> which provides information for potentially impacted consumers.
- Due to the large numbers of compromised records, Equifax is encouraging everyone to visit this site.
- At this website, consumers can check to see if their information was potentially compromised and enroll for free credit monitoring through Equifax for one year.
- Fraudulent activity might not occur for a long time so they need to keep watching their credit file and bank accounts for an extended period of time.

## What consumers can do:

- Check to see if their information was potentially compromised:  
<https://trustedidpremier.com/eligibility/eligibility.html>
- Enroll in Equifax's free credit monitoring service. There is a button at bottom of home page of the main website. <https://www.equifaxsecurity2017.com/enroll/>

Enrollees receive a date to enroll, so they visit the site, start the enrollment process, receive an enrollment date and return to the site to finish enrollment

## Review FAQs on the website

- Consider placing a freeze or a fraud alert on their credit file. If you will 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. Equifax has agreed to waive all credit freeze fees for the next 30 days for people who want to freeze their Equifax credit files.
- Monitor your credit at [annualcreditreport.com](http://annualcreditreport.com)
- Watch for scam emails from Equifax
- Monitor bank accounts

## Contact information for the three major credit bureaus:

Equifax: Call 800-349-9960

Experian: Call 888-397-3742

TransUnion: Call 888-909-8872