



Farmers & Merchants Union Bank

# Equifax Data Breach

## Has your information been compromised?

The Equifax data breach will affect millions of consumers, and “Have I been compromised?” is the biggest question on consumers’ minds.

### Not sure if your information has been compromised?

1. Visit [www.equifaxsecurity2017.com](http://www.equifaxsecurity2017.com), an online service Equifax has set up, to check if your information has been compromised.
2. Check all of your accounts via online services provided by your bank or credit card provider. If you don’t have access to or haven’t set up an online account, you can call the company directly for assistance in reviewing your accounts. Consumers should be looking for any discrepancies in their purchasing habits. Be sure to do this over the next few months! Just because the bad guys have your information now, it doesn’t mean they will use it immediately.
3. Monitor your accounts closely and frequently. Balance your checkbook monthly and match credit card statements with receipts. By viewing accounts online and checking throughout the month, you’ll be able to identify possible problems sooner.
4. Review your credit report every three or four months. You are entitled to one free credit report from each of the three major credit bureaus per year. Request a single report from one of the bureaus every three or four months. By staggering these requests, you will be able to monitor your credit throughout the year.

### You know your information has been compromised?

1. Contact the security departments of your creditors or bank to close the compromised account(s). Explain that you are a victim of identity theft and this particular card or account has been compromised. Ask them to provide documentation that the account has been closed. You should also follow up with a letter to the agency documenting your request.

2. Contact the three major credit bureaus (Experian, Trans Union and Equifax) via phone immediately to request a fraud alert be placed on your file. Once again, explain that you are a victim of identity theft and ask that they grant no new credit without your approval. Again, follow up with a letter to the agency documenting your request.
3. File a report with your local police department and request a copy of the report. This is good documentation to have on hand to prove your identity has been stolen as you begin the process of restoring your credit and good name.
4. Document all of your actions and keep copies of everything.

Whether you are sure or unsure your financial information has been compromised, one of your first calls should be to your bank. Your bank has a variety of resources available for customers that can help with situations like these. Their staff are also knowledgeable and more than willing to help.

### Contact information for the three major credit bureaus.

#### Experian

Order credit report: 888-397-3742  
Report fraud: 888-397-3742  
[www.experian.com](http://www.experian.com)

#### Trans Union

Order credit report: 800-888-4213  
Report fraud: 800-680-7289  
[www.tuc.com](http://www.tuc.com)

#### Equifax

Order credit report: 800-685-1111  
Report fraud: 800-525-6285  
[www.equifax.com](http://www.equifax.com)

Source: Wisconsin Bankers Association



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# Equifax Data Breach Facts

- At this time, it is estimated that 142 million American consumers had their personal information exposed during this attack.
- The breach lasted from mid-May through July.
- The hackers accessed
  - Names
  - Social Security numbers
  - Birth dates
  - Addresses
  - Driver's license numbers (in some instances).
  - Credit card numbers for approximately 209,000 people were stolen
  - Dispute documents with personal identifying information for approximately 182,000 people were stolen.

## Things to know if you register for help from the Equifax site:

- You can visit Equifax's website: [www.equifaxsecurity2017.com](http://www.equifaxsecurity2017.com) to check if your data has been compromised and register for assistance.
- **Equifax has an arbitration clause** buried in the terms of service. The language bars those who enroll in the Equifax checker program from participating in any class-action lawsuits that may arise from the incident.
- The CFPB has complained about the arbitration clause and **Equifax changed the language** to include an opt-out.

## Here's how the opt-out provision reads:

In order to exclude Yourself from the arbitration provision, You must notify Equifax in writing within 30 days of the date that You first accept this Agreement on the Site (for Products purchased from Equifax on the Site). ...

[You] must include Your name, address, and Equifax User ID, as well as a clear statement that You do not wish to resolve disputes with Equifax through arbitration.

- To determine if your information was exposed:
  - Visit the site [www.equifaxsecurity2017.com](http://www.equifaxsecurity2017.com)
  - Click on the "Potential Impact" tab and enter your last name and the last six digits of your Social Security number. Be sure you are on a secure computer and an encrypted network connection any time you enter your social security number. The site will tell you if you've been affected by this breach.
- U.S. consumers can get a year of free credit monitoring and other services through that site. It will give you a date when you can come back to enroll. Come back to the site and click "Enroll" on that date. You have until November 21, 2017 to enroll. **Be aware of the arbitration clause and opt out option.**

Source: Wisconsin Bankers Association