



**September 2017**

### **Equifax Data Breach Facts**

You have likely heard about the recent Equifax data breach, as this unfortunate event affects approximately 44% of Americans. The breach lasted from mid-May through July 2017. Equifax was compromised and the personal information of approximately 143 million consumers was stolen. The information leaked may include:

- Consumer names
- Social Security numbers
- Birthdates
- Addresses
- Driver's license numbers

This was NOT a compromise of Farmers Savings Bank and no information was taken from our systems. We wanted to share this information about Equifax to ensure you are aware of the issue and take the proper precautions to reduce the chances of fraud and identify theft.

Equifax has set up a special website to provide updated information to consumers:

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.***

In addition, Equifax is suggesting you take the following steps to protect yourself:

- Check if you are affected and regardless, enroll in the free identify protection offered by Equifax: <https://trustedidpremier.com/eligibility/eligibility.html>
- Monitor your bank account for fraudulent activity
- Obtain and monitor your credit report
- Consider placing a "fraud alert" on your credit report <https://www.consumer.ftc.gov/articles/0275-place-fraud-alert>
- Consider placing a "credit freeze" on your credit report <https://www.consumer.ftc.gov/articles/0497-credit-freeze-fags>

Equifax recommends that you remain vigilant for incidents of fraud and identity theft by reviewing account statements and monitoring your credit reports. You may obtain a free copy of your credit report from each company listed below once every 12 months by requesting your report online at [www.annualcreditreport.com](http://www.annualcreditreport.com), calling toll-free 1-877-322-8228, or mailing an Annual Credit Report

Request Form (available at [www.annualcreditreport.com](http://www.annualcreditreport.com)) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. You may also purchase a copy of your credit report by contacting any of the credit reporting agencies below:

Equifax  
PO Box 740241  
Atlanta, GA 30374  
[www.equifax.com](http://www.equifax.com)  
888-766-0008

Experian  
PO Box 9554  
Allen, TX 75013  
[www.experian.com](http://www.experian.com)  
888-397-3742

TransUnion  
PO Box 2000  
Chester, PA 19016  
[www.transunion.com](http://www.transunion.com)  
800-680-7289

If you believe you are the victim of identity theft, you should contact the proper law enforcement authorities, including local law enforcement, and you should consider contacting your state Attorney General and/or the Federal Trade Commission (“FTC”). You also may contact the FTC to obtain additional information about avoiding identity theft.

**Federal Trade Commission**, Consumer Response Center  
600 Pennsylvania Avenue NW, Washington, DC 20580; 1-877-IDTHEFT (438-4338)  
[www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)

**State Attorney General:** Information on how to contact your state Attorney General may be found at [www.naag.org/naag/attorneys-general/whos-my-ag.php](http://www.naag.org/naag/attorneys-general/whos-my-ag.php).

You may obtain information from the FTC and the credit reporting agencies listed above about placing a fraud alert and/or credit freeze on your credit report. Please also visit the “State Information” tab of this site.

Please contact Equifax for specific questions about the Equifax breach and its effect on your information. Equifax has set up a dedicated call center, which you can contact at 866-447-7559. If you have other questions, please feel free to contact us at 888-443-3226.



**FOR IMMEDIATE RELEASE**

**September 8, 2017**

For more information, contact:

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## **Equifax Data Breach: WI Banking Industry has Consumers' Backs**

The Equifax data breach will affect millions of consumers, and Wisconsin's banking industry stands ready to assist their customers. It is the banks in Wisconsin and across the nation that shield their customers from the financial harm caused by data breaches. It is as simple as this: when a breach occurs, banks often bear the brunt of the costs so their customers won't have to.

"Have I been compromised?" is the biggest question on consumers' minds. The Wisconsin Bankers Association offers the following tips for consumers who are not sure if their information has been compromised, as well as steps for consumers who know their information was stolen:

### *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)

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*The Wisconsin Bankers Association is the state's largest financial industry trade association, representing nearly 260 commercial banks and savings institutions, their nearly 2,300 branch offices and 23,000 employees.*



## 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).
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- 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.**