



State Bank of Belle Plaine understands you may be concerned about your personal information due to the recent **Equifax breach**.

For your convenience we are providing the direct link to the official article regarding the Equifax data breach: <https://www.equifaxsecurity2017.com/>. You can also call their support line at 866-447-7559 every day, 6am-12am CT.

Here is a link to the Federal Trade Commission's blog with more helpful information: <https://www.consumer.ftc.gov/blog/2017/09/equifax-data-breach-what-do>

How do I know if I was affected?

If you have a credit report, there's a good chance you were. Equifax is providing the following link to check your potential impact:

<https://www.equifaxsecurity2017.com/potential-impact/>

If you have trouble, please try again later. The site may be experiencing difficulty with the large amount of traffic. Also, it is recommended you look up your maiden name as well. 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?

Enroll in Equifax's services.

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/>.

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 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.

Watch out for scams related to the breach.

Do not 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.



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 [visit its website](#).

Experian: Call 888-397-3742 or [visit its website](#).

TransUnion: Call 888-909-8872 or [visit its website](#).

Be Aware of Scammers

Scammers are now taking advantage of this situation and calling people pretending to be from identity theft companies alerting them that their information was compromised and offering fake ID theft prevention. **Please DO NOT, under any circumstances, give out your personal information if you are contacted over the phone.**

Facts about the breach

- 143 million Americans had their Social security number, birth date, address, and driver's license number stolen from Equifax. This information can be used to open a new line of credit using your identity.
- Equifax and the other credit bureaus provide your personal data to your lender when you apply for a loan. Your lender may also provide data about your payment activities to the credit bureaus, but they already have your identify info.
- 209,000 credit card numbers were stolen as well, but that doesn't put your identity at risk
- Equifax is promoting their own credit monitoring service, TrustedID, free for one year but may require payment after that. You must waive your right to class-action or personal lawsuits against Equifax to use this service. LifeLock is a more well-known option for monitoring new credit applications under your identity, but it costs money.
- Credit freezes are recommended. It's more effective because it blocks all new credit applications under your identity, until you "unfreeze".