

Community State Bank of Southwestern Indiana answers questions about the Equifax Data Breach

Q: What is Equifax? Why am I hearing about this in the news?

A: Equifax is one of 3 major credit bureaus. It experienced a massive data breach. The hackers accessed people's names, Social Security numbers, birth dates, addresses, and in some cases, driver's license numbers. Approximately 209,000 people also had their credit card information stolen. There were approximately 182,000 people who had information stolen from dispute documents as well.

Q: Was my information stolen?

A: If you have a credit report, there's a good chance it was. Using a secure network (not public wi-fi), you can go to a special website set up by Equifax: <https://www.equifaxsecurity2017.com>. Scroll to the bottom of the page and click on "Potential Impact". Enter the required personal information and the site will tell you if you are affected.

Q: How can I protect myself?

A: First, enroll in Equifax's free year of credit monitoring by going to the website listed above. Second, go to annualcreditreport.com and get a free report from one of the credit bureaus. You are allowed one free per year from each of the 3 bureaus. We suggest that you check your credit 3 times a year by choosing a different credit bureau each time.

Q: What else can I do?

A: Monitor your bank accounts. Internet banking and mobile banking are great ways to view your transactions. This is a free service to you that CSB offers.

Q: Will Equifax contact me?

A: Equifax is contacting the people by U.S. mail whose credit cards may have been compromised. They will NOT contact you by e-mail. Do not trust any e-mail that you may get regarding this breach as it is probably a scam to get more information from you.

Q: Should I put a credit freeze on my files?

A: If you may be applying for credit or a bank account soon or think you might need quick credit, it might be better to put a fraud alert on your files with the three 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 telephone before progressing further with a loan or deposit account. The phone numbers for the 3 bureaus are:

Experian: 888-397-3742

Transunion: 888-909-8872

Equifax: 800-349-9960

Q: Where can I learn more?

A: Visit <https://www.consumer.ftc.gov/blog/2017/09/equifax-data-breach-what-do> or <https://www.identitytheft.gov/Info-Lost-or-Stolen>.