

Equifax Inc. is a consumer credit reporting agency that recently announced a cybersecurity incident potentially impacting approximately 143 million U.S. consumers. Equifax collects and aggregates information on over 800 million individual consumers and more than 88 million businesses worldwide. Equifax has reported that the information accessed primarily includes names, Social Security numbers, birth dates, addresses and, in some instances, driver's license numbers. In addition, credit card numbers for approximately 209,000 U.S. consumers and certain dispute documents with personal identifying information for approximately 182,000 U.S. consumers were accessed. Although you may have never heard of Equifax, it is possible that they have your confidential credit information on file.

The information below can assist you in understanding and protecting your credit information from a cybersecurity event.

- Equifax has set up an online registry you can check using your last name and the last six digits of your Social Security number <https://trustedidpremier.com/eligibility/eligibility.html>
- Get a copy of your credit report from a reputable source, such as <https://www.usa.gov/credit-reports>. Mark your calendar to get another one in about three months to verify no unauthorized changes or activity has occurred.
- Be on the lookout: Watch your mail for anything suspicious. Check your bank accounts at least weekly for signs of fraud. Listen closely when applying for a loan or a government benefit for signs that someone else might be using your Social Security number. Get your annual Social Security benefits statement online and look for anything unusual.
- Consider putting a security freeze on all your accounts — the most serious but most proactive step you can take. But take this step with great care. If you plan to shop for a car loan or a home loan any time soon, you may not want to do this, because security freezes lock credit report files so no one — not even you — can open a new credit account in your name.

Please be aware that Citizens Bank of Kentucky checking account customers may already be eligible for the benefits listed below:

- Up to \$10,000 identity theft expense reimbursement coverage.
- 3-in1 Credit File Monitoring (**Registration/Activation Required**)

For more information or assistance with registering for 3-in-1 credit file monitoring please have your account number ready and call 1-866-462-2265.

Article posted by the Federal Trade Commission:

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

Link to Equifax website listing details regarding security breach:

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