A Guide to Identity Theft – Following the Equifax Breach (updated 09/29/17)

Equifax, one of the major credit reporting and monitoring companies serving US consumers, announced a major breach of their databases on 9/7/17. We have created this informational guide to help our customers navigate through the process of understanding the risks of the breach, and what we can all do to protect our personal identities and private information. We will update this document regularly, as more information is released.

What we know:

- Unauthorized access of consumer data occurred from November 2016 through July 2017.
- The information compromised includes:
  - Names, Social Security numbers, birth dates, addresses, and in some instances, driver's license numbers belonging to 143 million consumers.
  - Credit card numbers for approximately 209,000 consumers.
  - Dispute documents for 182,000 consumers were accessed.

Equifax has established a dedicated website to help consumers with this breach: www.equifaxsecurity2017.com

- Equifax has provided an online tool to determine if your information was impacted.
- Equifax is offering free identity theft and credit file monitoring for one year to all US consumers even if you were not impacted by this breach.
- Please be sure to read Equifax's terms of service.

What does this mean for you?

This breach is the latest in a long line of data breaches over the last few years. Varying types of systems have been breached, from government databases to insurance companies to both small and large retailers. Fraudsters often use compromised information to access legitimate account information, make transactions and open new fraudulent accounts.

As a consumer, it is important for you to monitor your credit files, bank accounts, credit card accounts and other financial information frequently and carefully.

United Bank's Mobile Advantage offers several digital banking tools to help you stay up to date with your account transactions and protect accounts from fraudulent activity. Enroll at https://www.accessunited.com/online-banking

- **Mobile Advantage** allows you to securely access your account information from your computer, tablet, or smart phone.
- **Text Secure** allows you to receive a text notification each time your United Bank debit or credit card is used. This service can alert you to fraudulent charges quicker and help you prevent additional charges. We recognize that you are the best person able to determine if a charge is legitimate. (A smart phone is not required for this service)
- **E-statements** – allows you to access your statements online and prevent mail theft of your information.
- **Secure Swipe**- allows you to keep your United Bank cards in an inactive status until you are ready to use them.

The three major credit bureaus also offer several options to help protect your credit:

- **Fraud alert** – flags your credit report at all three agencies and requires a lender to take additional steps to verify any requests for credit. These alerts expire in 90 days but can be renewed for free anytime. If

you have already been the victim of identity theft –you can request an extended alert that lasts for 7 years. Usually, a police report is required in this process. www.fraudalerts.equifax.com

- **Credit Freeze-** a total lockdown of new account activity in your name. To open an account, it is necessary to unfreeze. The credit freeze comes at a cost ($3 for Georgia residents) but no one can open a new account using your Social Security number without providing a special PIN that you select. www.consumersunion.org/pdf/security/securityGA.pdf
  - Equifax - 800-685-1111 (offering free of charge for a limited time)
  - Experian - 888-397-3742
  - TransUnion - 800-680-7289
- **Credit Monitoring** – a third party monitors your credit file – if activity occurs you are notified. Equifax is offering one year of free credit monitoring via TrustedID Premier. There are many providers of this service. Others you may consider are LifeLock and ID Watchdog. Use a credit monitoring service and adopt the habit of checking your statements frequently even after the year of free monitoring service is over; hackers sometimes buy your information, then wait until a later date before attempting to use it.
- **Check your credit report frequently** – www.annualcreditreport.com provides three free reports annually. You can also call 1-877-322-8228 to request a copy of your report. Other services such as Credit Karma will allow you to check your credit report, but be cautious about charges for these services.

The information provided above is an overview and is informational only. Please be sure to read the terms of service before using any of these services.

Other tips to help protect yourself:

- Designate one strong password for your online/mobile banking, and never use this same password for other services.
- Establish strong passwords for subscription services that are linked directly to your credit or debit card for payment, such as Netflix, Amazon, etc.
- Maintain a good virus and malware detection software, not only on your computer but also on your phone (since so many of us access our personal info through our smart phones now).
- Protect your home and office Wi-Fi with a strong password.
- Consider using a password manager to help you store and create strong passwords for your accounts.
- Don't overshare information on Facebook, like your birthday along with your birth year, hometown, High School mascot, etc. Those could be the security answers the hackers need in conjunction with your Social Security number to gain more of your private information.

Other Identity Theft Resources:

- Go to www.irs.gov/uac/Taxpayer-Guide-to-Identity-Theft to learn how compromised information can be used to file fraudulent tax returns and how to protect against it.
- If you believe your information has been used fraudulently online, report it to: www.ic3.gov
- Report identity theft at 1-877-IDTHEFT or www.identitytheft.gov
- Visit http://www.idtheftcenter.org/ or call 888-400-5530 for additional information.
- Federal Trade Commission (FTC): IdentityTheft.gov Identity Theft Complaint Input Form; The FTC also provides helpful information regarding limiting unwanted calls and emails; computer security; kid's online safety; protecting your identity; and repairing identity theft. https://www.consumer.ftc.gov/topics/privacy-identity

United Bank will continue to monitor this situation and share information as it becomes available. We are dedicated to helping you protect your finances and identity. Please let us know if you suspect that your information is being used fraudulently and take advantage of the tools we offer.

For more information, call us at 770-567-7211. Our customer service agents are available seven days a week, from 7am until 11pm.