

Equifax Data Breach – What Do I Need to Know?

What does this mean for GCB customers? It is important to note that there has been NO breach of any GCB data nor has anyone hacked our systems. This should not directly impact any of our deposit customers. However, it is very important to know that if you have a loan through us we do use all three credit agencies, including Equifax.

How Does the Equifax Data Breach Affect Me? As you may know, Equifax announced September 7, 2017 that they discovered a potential breach of consumer data, due to an unintentional compromise that lasted from mid-May through July that affected about 143 million Americans. During this breach, the hackers gained access to certain files, which included some or all of the following personal information:

- Names
- Social Security numbers
- Birth Dates
- Addresses
- Driver's License numbers
- Credit Card Information

At this time Equifax has reported no evidence of unauthorized use of consumer data linked directly to this data breach incident. Equifax is proposing that customers sign up for credit file monitoring and identity theft protection. It is giving free service for one year through its TrustedID Premier business, regardless of whether you've been impacted by the hack. To enroll and/or *check whether you were affected*, visit www.equifaxsecurity2017.com and click on the Check Potential Impact tab. You'll need to provide your last name and the last six digits of your social security number.

How can GCB help? GCB has provided IDSafeChoice identity theft recovery services, free of charge, to our personal checking or personal NOW account customers since 2008, through one of the nation's most trusted names in identity theft protection. In short, this free benefit, while not a monitoring service, can help customers who might become a victim of identity theft as a result of situations like the Equifax breach.

Additionally, we offer the optional credit monitoring service, IDSafeChoice PLUS individual and family plans. Get more on our website at <https://www.greenfieldcoopbank.com/idtheft.html>



What can I do?

- Monitor your credit report periodically, you are entitled to one free credit report every year from each of the three nationwide credit reporting companies.
- Monitor your credit card and other financial accounts closely to see if you have any suspicious activity.
- Protect your email account by strengthening your password or enabling two factor identification.
- Be cautious of unsolicited email offers and suspicious links.
- Update your antivirus or malware software on your devices.
- Only provide private information when you have initiated the contact with the business or person.
- Remember, legitimate businesses do not contact you and ask you to provide personal information, such as account numbers or credit card numbers.