

GOOD TO KNOW!

As your community bank, we understand that you may have questions regarding the recent Equifax data breach. We are not in a position to provide advice, however the following information may assist you with determining the best course of action for your circumstance.

Steps to take to help protect yourself after a data breach:

- **Check your credit reports** from Equifax, Experian, and TransUnion for free at annualcreditreport.com. Accounts or activity that you don't recognize could indicate identity theft. Visit IdentityTheft.gov to find out what to do.
- **Consider placing a credit freeze on your files with each credit reporting company.** A credit freeze makes it harder for someone to open a new account in your name. Keep in mind that a credit freeze won't prevent a thief from making charges to your existing accounts.
- **Consider placing a fraud alert on your files with each credit reporting company** if you decide against a credit freeze. A fraud alert warns creditors that you may be an identity theft victim and that they should verify that anyone seeking credit in your name really is you.
- **Monitor your existing credit card and bank accounts closely** for charges you don't recognize and immediately report any unauthorized activity to your bank or credit card company.
- **File your taxes early** - as soon as you have the tax information you need, before a scammer can. Tax identity theft happens when someone uses your Social Security number to get a tax refund or a job. Respond right away to letters from the IRS.
- Visit Identitytheft.gov/databreach to learn more about protecting yourself after a data breach.