



September 11, 2017

SPECIAL NOTICE: EQUIFAX DATA BREACH

Last week, Equifax, one of the nation's three largest credit bureaus, disclosed that it was subject to a massive data breach – one of the worst in the nation's history. By the company's own admission, the breach affects as many as 143 million Americans or roughly half of the U.S. population. This constitutes a much larger share of Americans with a credit history.

According to the [company's press release](#), *"(t)he information accessed primarily includes names, Social Security numbers, birth dates, addresses and, in some instances, driver's license numbers."*

Not only are consumers at risk, but their banks are put at significant financial risk from harm caused by fraudulent loans taken out by cybercriminals.

What Should Customers Do?

1. Visit www.equifaxsecurity2017.com, an online service Equifax has set up, to check if personal information has been compromised.
2. A number of experts also advise consumers to place a credit freeze on their credit reports, if they believe they are at risk of identity theft. Based on Equifax's disclosure, it's reasonable to assume that the risk is high. To learn more about the credit freeze process, follow these links from the [Minnesota Office of the Attorney General](#) and the [Federal Trade Commission](#). Minnesota state law requires a \$5 fee for each credit freeze. Consumers may contact the credit reporting agencies as follows:

Experian Security Freeze

(888) 397-3742

<https://www.experian.com/freeze/center.html>

Equifax Security Freeze

(800) 685-1111

<https://www.freeze.equifax.com/>

TransUnion Security Freeze

(800) 680-7289

<https://www.transunion.com/securityfreeze>

3. Monitor accounts closely and frequently. By viewing accounts online and checking throughout the month, customers will be able to identify possible problems sooner.
4. Review credit reports every three or four months. Consumers are entitled to one free credit report from each of the three major credit bureaus per year. They can request a single report from one of the bureaus every three or four months. By staggering these requests, consumers will be able to monitor credit throughout the year.

