



**CUSTOMER SECURITY ADVISORY CONCERNING THE RECENT EQUIFAX DATA BREACH**

**September 2017**

You have likely heard about the recent Equifax data breach, as this unfortunate event affects approximately 44% of Americans. Equifax was compromised and the personal information of approximately 143 million consumers was stolen. The information leaked may include:

- Consumer names
- Social Security numbers
- Birthdates
- Addresses
- Driver's license numbers

While this was NOT a compromise of Alliance Bank & Trust, and no information was taken from our systems, we wanted to share this information about Equifax to ensure you are aware of the issue and take the proper precautions to reduce the chances of fraud and identity theft.

Equifax has set up a special website to provide updated information to consumers:

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

In addition, Equifax is suggesting you take the following steps to protect yourself:

1. Check if you are affected and regardless, enroll in the free identify protection offered by Equifax:
  - o <https://trustedidpremier.com/eligibility/eligibility.html>
2. Monitor you bank account for fraudulent activity
3. Obtain and monitor your credit report
4. Consider placing a "fraud alert" on your credit report
  - o <https://www.consumer.ftc.gov/articles/0275-place-fraud-alert>
5. Consider placing a "credit freeze" on your credit report
  - o <https://www.consumer.ftc.gov/articles/0497-credit-freeze-faqs>

Equifax recommends that you remain vigilant for incidents of fraud and identity theft by reviewing account statements and monitoring your credit reports. You may obtain a free copy of your credit report from each company listed below once every 12 months by requesting your report online at [www.annualcreditreport.com](http://www.annualcreditreport.com), calling toll-free 1-877-322-8228, or mailing an Annual Credit Report Request Form (available at [www.annualcreditreport.com](http://www.annualcreditreport.com)) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. You may also purchase a copy of your credit report by contacting any of the credit reporting agencies below:

Equifax  
PO Box 740241  
Atlanta, GA 30374  
[www.equifax.com](http://www.equifax.com)  
888-766-0008

Experian  
PO Box 9554  
Allen, TX 75013  
[www.experian.com](http://www.experian.com)  
888-397-3742

TransUnion  
PO Box 2000  
Chester, PA 19016  
[www.transunion.com](http://www.transunion.com)  
800-680-7289

If you believe you are the victim of identity theft, you should contact the proper law enforcement authorities, including local law enforcement, and you should consider contacting your state attorney general and/or the Federal Trade Commission (“FTC”). You also may contact the FTC to obtain additional information about avoiding identity theft.

**Federal Trade Commission**, Consumer Response Center  
600 Pennsylvania Avenue NW, Washington, DC 20580; 1-877-IDTHEFT (877-438-4338);  
[www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)

**State Attorneys General:** If you are a resident of North Carolina, your State Attorney General is Josh Stein, and his office may be reached at: Dept. of Justice, PO Box 629, Raleigh, NC 27602-0629; (919-716-6400); <http://www.ncdoj.gov>. If you are not a resident of North Carolina, information on how to contact your state attorney general may be found at [www.naag.org/naag/attorneys-general/whos-my-ag.php](http://www.naag.org/naag/attorneys-general/whos-my-ag.php).

You may obtain information from the FTC and the credit reporting agencies listed above about placing a fraud alert and/or credit freeze on your credit report. Please note a Credit Freeze (also called Security Freeze) is highly recommended for anyone who believes their credit information to be at risk. Residents of NC can establish a credit freeze with each of the three national credit bureaus, free of charge. More information about this is available at <http://ncdoj.gov/Protect-Yourself/Protect-Your-Identity/Protect-Yourself-from-ID-Theft/Freeze-Your-Credit/Free-Security-Freeze.aspx>. Residents of other states may be required to pay a fee to one or more of the credit reporting agencies for the Credit Freeze.

Please contact Equifax for specific questions about the Equifax breach and its effect on your information. Equifax has set up a dedicated call center, which you can contact at 866-447-7559. If you have other questions or concerns, please feel free to contact us during business hours at 704-867-5828.

On behalf of us all at Alliance Bank, and with our best regards,

Stephen Summers, CGEIT  
Information Security Officer  
Alliance Bank & Trust