

## EQUIFAX DATA BREACH

By now you are likely aware of the recently-announced data breach at Equifax. According to the Federal Trade Commission:

“If you have a credit report, there’s a good chance that you’re one of the 143 million American consumers whose sensitive personal information was exposed in a data breach at Equifax, one of the nation’s three major credit reporting agencies.”

Please rest assured that this data breach does not involve Commercial Bank of California in any way. We do not use Equifax as a source of credit information, nor do we report credit information to Equifax. Due to the huge number of consumers whose information was compromised, however, it is likely that at least some of our clients will be impacted.

For that reason, we are providing the attached “Frequently Asked Questions” document prepared by the American Bankers Association, which includes useful information on the nature of the data breach and what consumers can do to protect themselves. The FAQ document also includes links to other information resources which may be of use to consumers.

We hope you find this information helpful in dealing with the potential impact of the Equifax data breach. We encourage you to share this information with friends, family, and others who may be affected. Please contact your Commercial Bank of California account officer if you have questions or if we can be of further assistance.



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### Frequently Asked Questions

#### **I’ve been hearing about the Equifax breach in the news. What happened?**

Equifax, one of the three major credit bureaus, experienced a massive data breach. The hackers accessed people’s names, Social Security numbers, birth dates, addresses and, in some instances, driver’s license numbers. They also stole credit card numbers for about 209,000 people and dispute documents with personal identifying information for about 182,000 people.

#### **Was my information stolen?**

If you have a credit report, there’s a good chance it was. Go to a special website set up by Equifax to find out: <https://www.equifaxsecurity2017.com/>. Scroll to the bottom of the page and click on “Potential Impact,” enter some personal information and the site will tell you if you’ve been affected. Be sure you’re on a secure network (not public wi-fi) when you submit sensitive data over the internet.

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## How can I protect myself?

- **Enroll in Equifax's services.**

Equifax is offering one year of free credit monitoring and other services, whether or not your information was exposed. You can sign up at <https://www.equifaxsecurity2017.com/>.

- **Monitor your credit reports.**

In addition, you can order a free copy of your credit report from all three of the credit reporting agencies at [annualcreditreport.com](http://annualcreditreport.com). You are entitled to one free report from each of the credit bureaus once per year.

- **Monitor your bank accounts.**

We also encourage you to monitor your financial accounts regularly for fraudulent transactions. Use online and mobile banking to keep a close eye on your accounts.

- **Watch out for scams related to the breach.**

Do not trust e-mails that appear to come from Equifax regarding the breach. Attackers are likely to take advantage of the situation and craft sophisticated phishing e-mails.

## Should I place a credit freeze on my files?

Before deciding to place a credit freeze on your accounts, consider your personal situation. If you might be applying for credit soon or think you might need quick credit in an emergency, it might be better to simply place a fraud alert on your files with the three major credit bureaus. A fraud alert puts a red flag on your credit report which requires businesses to take additional steps, such as contacting you by phone before opening a new account.

## How do I contact the three major credit bureaus to place a freeze on my files?

Equifax: Call **800-349-9960** or visit its website.

Experian: Call **888-397-3742** or visit its website.

TransUnion: Call **888-909-8872** or visit its website.

## Where can I get more information about the Equifax breach?

You can learn more directly from Equifax at:

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

You can also learn more by visiting the Federal Trade Commission's web page on the breach at:

<https://www.consumer.ftc.gov/blog/2017/09/equifax-data-breach-what-do>

To learn more about how to protect yourself after a breach, visit:

<https://www.identitytheft.gov/Info-Lost-or-Stolen>

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