

Rhinebeck Bank makes it a priority to keep your personal information safe and secure and to provide you with the best tools and resources to protect your identity.

Equifax, one of the three major credit reporting agencies, recently disclosed that it experienced a breach of its data. The information compromised includes the names, social security numbers, dates of birth, addresses and some driver's license numbers of approximately 143 million consumers in the United States. This data breach is a serious matter for all those who are impacted.

Below, we've compiled a list of resources and recommendations to help you navigate through the possible impacts of the breach and to protect yourself from becoming the victim of unauthorized use of your personal information:

1. Equifax has created a dedicated website at www.equifaxsecurity2017.com, providing a tool to determine if your information was possibly compromised. There is also a link to sign up with Trusted ID for a free year of ID Theft and credit monitoring. Please visit the site for more information regarding the services offered.
2. We strongly urge you to visit www.annualcreditreport.com to check your credit reports with the three major credit reporting agencies. This site was created to enhance consumer education about credit reporting and monitoring; it is endorsed by the Consumer Financial Protection Bureau and is the only such site authorized by Federal Law to do so. You can access and download your free credit report once per year and access tools to dispute any activity that has not been authorized or initiated by you.
3. For customers with concerns about a possible compromise of their personal identification and information, it is strongly recommended that a fraud alert or credit freeze be placed with the three major credit reporting agencies. You can contact each of them at the websites and phone numbers below:
 - a. Equifax – www.equifax.com or 1-800-525-6285
 - b. Experian – www.experian.com or 1-888-397-3742
 - c. TransUnion – www.TUC.com or 1-800-680-7289
4. Customers can also protect their identity from unauthorized account opening with ChexSystems, a nationwide financial institution database used when customers apply to open a new deposit account. Visit www.consumerdebit.com or call 1-800-428-9623 to request the placement of a fraud alert on your records.

Equifax recommends that anyone with questions should visit www.equifaxsecurity2017.com or contact their dedicated call center at 866-447-7559, which the company has established to assist those with data breach concerns. The call center is open every day (including weekends) from 7:00 am – 1:00 am ET.

Equifax Data Breach – Frequently Asked Questions (FAQ)

The recent Equifax breach has been all over the news. What happened?

Equifax, one of the three major credit bureaus, experienced a massive data breach between mid-May and July 2017. The hackers accessed people's names, Social Security numbers, birth dates, addresses and, in some instances, driver's license numbers, potentially affecting nearly 143 million US consumers. They also stole credit card numbers for about 209,000 people and dispute documents with personal identifying information for approximately 182,000 people.

Was my information stolen?

If you have a credit report, there's a good chance it was. Go to this website set up by Equifax in response to the breach 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 display a message to indicate if you've possibly been affected. Make sure you're on a secure network, and not using a public Wi-Fi connection, when submitting sensitive data over the internet.

How can I protect myself?

- **Enroll in an accredited monitoring service.**

Equifax is also offering all U.S. consumers one year of free credit monitoring and identity theft protection with Trusted ID. You can take advantage of the offer, whether your data was affected or not. Please refer to the Equifax and Trusted ID sites for more information at www.equifaxsecurity2017.com.

- **Monitor your credit reports.**

In addition to monitoring services, you can order a free copy of your annual credit report at www.annualcreditreport.com.

You are entitled to one free report from each of the credit bureaus once per year and can also request them directly with the bureaus (fees and conditions may apply, refer to individual sites for more details): www.equifax.com; www.transunion.com; www.experian.com.

- **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. Be sure to only use online and mobile banking applications on secure Wi-Fi connections.

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

Do not trust e-mails that appear to come from reputable companies which request your personal, confidential information such as your Social Security Number or account numbers. Use caution, as attackers are likely to take advantage of the situation and craft sophisticated phishing e-mails.

Similarly, do not trust phone calls allegedly coming from your financial institutions or others who claim to be able to help. Never give out personal information over the phone unless you initiated the call, and it's a number you know to be correct. Don't rely on caller ID to verify callers either as scammers can spoof caller ID displays. Furthermore, do not respond to robocalls. Don't even press 1 to remove yourself from the call list as it most likely will only lead to additional robocalls.

Should I place a credit freeze on my files?

Before deciding to place a credit freeze on your accounts, consider your personal and financial 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 or fraud alert on my credit files?

Equifax – www.equifax.com or 1-800-525-6285

Experian – www.experian.com or 1-888-397-3742

TransUnion – www.TUC.com or 1-800-680-7289

Where can I get more information about the Equifax breach?

You can learn more directly from Equifax at <https://www.equifaxsecurity2017.com/>.

Equifax can be contacted by phone at 866-447-7559, which the company set up to assist those with data breach concerns. The call center is open every day (including weekends) from 7:00 am – 1:00 am ET. 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>.