

Equifax Security Breach - How to Protect Your Identity

Equifax, one of the three major credit reporting agencies that collects information on individuals and businesses worldwide, reported a cybersecurity incident that potentially impacted 143 million consumers. The information accessed included names, social security numbers, birth dates, addresses, and in some instances driver's license numbers. Some credit card numbers and dispute documents with personal identifying information were also compromised.

While this was not a breach of Farmers & Merchants Bank or The Bank of Fayetteville banking systems, we want to insure you that the security of your accounts and personal information is a top priority to us. We take your privacy and security seriously and continually monitor accounts for suspicious activity.

What to do to protect your identity:



Call Equifax Dedicated Call Center.

Equifax has a dedicated support team to provide additional information on steps you can take to protect your personal information. The call center number is **866-447-7559** and is open 7 days a week from 7:00 am-1:00 am ET.



Check your credit reports.

Visit annualcreditreport.com to receive a free credit report from Equifax, Experian and TransUnion. If you do not have access to a computer call **877-322-8228** to request a report. Review your reports for unauthorized activity and if you feel you may be a victim of identity theft go to IdentityTheft.gov to find out what actions you need to take.



Consider placing a freeze on your credit.

By freezing your credit potential creditors will be unable to access your credit file thereby preventing identity thieves from opening accounts in your name. Freezing your credit will not affect existing credit lines nor will it hurt your credit score. Freezing **will not** deter non-credit related frauds such as tax refund identity theft and health insurance fraud. Please note that fees to freeze your account may be assessed by the credit reporting agencies.

Credit freeze requests can be made online, by phone, or certified U.S. mail.

Equifax: https://www.freeze.equifax.com/Freeze/jsp/SFF_PersonalIDInfo.jsp

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

TransUnion: <https://www.transunion.com/credit-freeze/place-credit-freeze>

Innovis: <https://www.innovis.com/personal/securityFreeze>

Equifax: 800-685-1111
Experian: 888-397-3742
TransUnion: 888-909-8872
Innovis: 800-540-2505

Equifax: Equifax Security Freeze, P.O. Box 105788, Atlanta, GA 30348
Experian: Experian, P.O. Box 9554, Allen TX 75013
TransUnion: TransUnion LLC, P.O. Box 2000, Chester, PA 19016
Innovis: Innovis Customer Assistance, P.O. Box 26, Pittsburgh, PA 15230

For mailed security freeze requests, include the following information:

Full name (with middle initial) and former name, if applicable
Current address and former addresses within the last five years
Social Security number
Full date of birth (month, day, year)
Signature



Consider placing a fraud alert on your credit reports.

If you decide against a credit freeze, consider placing a fraud alert on your reports. A fraud alert warns creditors that you may be an identity theft victim and they should verify the identity of anyone seeking credit in your name.



File your taxes early.

Tax identity theft happens when someone uses your Social Security Number to get a tax refund or job in your name so file early once you have received all required information.



Monitor all of your accounts and be proactive.

Keep watch for unusual activity, such as suspicious login attempts and unknown charges. Do this for all of your accounts that contain sensitive information, not just your bank account. Strengthen your login by changing your passwords and challenge answers if you suspect your information has been compromised. Watch out for scams and be cautious of suspicious callers, text messages and emails asking you to verify information or accounts. To report Identity Theft or financial fraud, or if you have questions or concerns, please contact Customer Service at **870-673-6911** or **479-444-4444** . If you are an online customer, visit mebanking.com and select "Contact Us".



Take advantage of security measures we offer our customers.

Set up Account Alerts so you can be notified of withdrawals and deposits to your account as well as any detected suspicious card activity. Download the Shazam Bolt\$ app to block and unblock your debit card and set up fraud transaction alerts. We also offer ID Protect, a service that assists with identity theft protection. Please contact one of our customer service representatives to discuss details and the cost per month to activate this protection.

External website links provided are for your convenience. Farmers & Merchants Bank and The Bank of Fayetteville do not endorse and are not responsible for their content, links, privacy policies or security policies.