

Please note you are leaving the Girard National Bank website by clicking any of these hyperlinks. We have no control over information at any site hyperlinked to or from our website and are not responsible for the quality, content, nature, or reliability of any hyperlinked site. We are only providing this hyperlink to you as a convenience.

Equifax Data Breach – Frequently Asked Questions

What happened?

Equifax, a major credit bureau, experienced a massive data breach between May and July of this year. 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 website page and click on "Am I Impacted?", 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.

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.**
You can order a free copy of your credit report from all three major credit reporting agencies—Equifax, Experian, and TransUnion—at <https://www.annualcreditreport.com>. You can also order a free copy of your credit report from a fourth credit reporting agency, Innovis, at <https://www.innovis.com>. You are entitled to one free report from each of the credit bureaus once per year.
- **Monitor your bank accounts.**
We 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 or phone calls that appear to come from Equifax regarding the breach. Attackers are likely to take advantage of the situation and craft tricky phishing e-mails or calls.

Should I place a credit freeze on my files?

A credit freeze restricts access to your credit report which makes it harder for someone (including you) to open a new account in your name. Fees for a credit freeze may apply. So, 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 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. Fraud alerts are free, stay active for 90 days, and can be renewed once they expire. Another option for victims of identity theft who have created an Identity Theft Report is an extended fraud alert, which lasts seven years.

Keep in mind that a freeze or fraud alert won't prevent a thief from making charges to your existing accounts.

How do I contact the major credit bureaus to place a freeze or fraud alert on my files?

Equifax: Call 800-349-9960, or visit <https://www.equifax.com> and click on "Credit Report Assistance".

Experian: Call 888-397-3742, or visit <https://www.experian.com> and click on "Credit Report Assistance".

TransUnion: Call 888-909-8872, or visit <https://www.transunion.com> and click on "Credit Report Assistance".

Innovis: Call 800-540-2505, or visit <https://www.innovis.com> and click on "Fraud & Active Duty Alerts" or "Security Freeze".

Do you offer any services to alert me of changes in my credit report?

Yes! We offer Advantage Benefits to the bank's personal deposit account customers for a small monthly fee. Among its many features, Advantage Benefits assigns a fraud specialist to assist you if you become a victim of identity theft. It also provides an optional Identity IQ Protect Pro service to alert you of any changes in your credit report.

You can learn more by clicking on the Advantage Benefits link on our website at <https://www.gn-bank.com>, or by visiting with your local customer service representative.

Do you offer other services to help me monitor my bank accounts with you?

Yes! We have several alert options at no additional charge. (Standard SMS/phone text message rates may apply.)

- ✓ You may set alerts to let you know when your debit card number has been used. Visit our website at <https://www.gn-bank.com>, click on the **Services** tab at the top of the webpage, and select **Debit Alerts** in the dropdown menu. Then click on the **Girard National Bank Debit Alerts Registration** link at the bottom of the webpage.
- ✓ Our online banking system provides you the ability to set certain alerts regarding account activity. After you log into online banking, see the **Settings** tab and select **Alerts** from the dropdown menu to see your options.
- ✓ We also offer alerts about other types of transactions through your deposit account, such as ACH or check activity. Ask your local customer service representative for more information.

For assistance with any of these services, visit or call your local customer service representative!

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-to-do>.

To learn more about how to protect yourself after a breach, visit <https://www.identitytheft.gov/Info-Lost-or-Stolen>.