



On July 29, 2017, Equifax discovered that criminals exploited a U.S. website application vulnerability to gain access to certain files. Upon discovery, they acted immediately to stop the intrusion. The company promptly engaged a leading, independent cybersecurity firm which has been conducting a comprehensive forensic review to determine the scope of the intrusion, including the specific data impacted. Equifax also reported the criminal access to law enforcement and continues to

work with authorities. Based on the company's investigation, the unauthorized access occurred from mid-May through July 2017.

Most of the consumer information accessed includes names, Social Security numbers, birth dates, addresses, and in some instances, driver's license numbers. In addition, credit card numbers for approximately 209,000 consumers and certain dispute documents, which included personal identifying information, for approximately 182,000 consumers were accessed. Equifax will send direct mail notices to consumers whose credit card numbers or dispute documents with personal identifying information were impacted. They have found no evidence of unauthorized access to Equifax's core consumer or commercial credit reporting databases.

Equifax is focused on consumer protection and has established a dedicated website, www.equifaxsecurity2017.com to help consumers. There is a tool on this site for you to determine if your information was potentially impacted by this incident. To find out if you are potentially impacted, please go to www.equifaxsecurity2017.com, and click on "Am I Impacted?," and enter your last name and last 6 digits of your Social Security number.

Equifax is also offering free identity theft protection and credit file monitoring to all U.S. consumers, even if you are not impacted by this incident. This offering, called **TrustedID Premier**, includes 3-Bureau credit monitoring of your Equifax, Experian and TransUnion credit reports; copies of your Equifax credit report; the ability to lock and unlock your Equifax credit report; identity theft insurance; and Internet scanning for your Social Security number – all complimentary to U.S. consumers for one year. To find out more information on this complimentary offer and to sign up, please click on the tab "**What Can I Do?**" on the site. You must complete the enrollment process by January 31, 2018.

In addition to enrolling in identity theft protection and credit file monitoring, please see the "Identity Theft Prevention Tips" below, and the "**State Information**" tab of this site. This information provides additional steps you can take, including how to obtain a free copy of your credit report and place a fraud alert and/or credit freeze on your credit report. In addition, please monitor your account statements and report any unauthorized charges to your credit card companies and financial institutions.

Equifax is committed to ensuring that your personal information is protected, and apologize to consumers for the concern and frustration this incident causes. If you have additional questions, please call their dedicated call center at 866-447-7559, available from 7:00 a.m. to 1:00 a.m. Eastern time, seven days a week.

FAQ's

How did you detect the intrusion?

During routine monitoring, Equifax detected anomalous outbound traffic believed to be suspicious from an online U.S. consumer portal.

Do you know which parts of Equifax's network may have been exposed?

Equifax has been intensely investigating the scope of the intrusion with the assistance of a leading, independent cybersecurity firm to determine what information was accessed and who has been impacted. They have found no evidence of unauthorized activity on Equifax's core consumer or commercial credit reporting databases.

Why didn't Equifax detect the vulnerability? Or the intrusion?

Equifax is conducting an investigation relating to those issues.

How do I know if I've been a victim of identity theft? What are red flags I should look for?

Equifax recommends that consumers monitor their personal information and visit the Federal Trade Commission's website, www.ftc.gov/idtheft to obtain information about steps consumers can take to better protect against identity theft as well as information about fraud alerts and security freezes.

Will someone from Equifax contact me by phone?

You will only be called if you have left a message with the call center. Otherwise, you will not be called by Equifax and should not provide personal information to anyone who calls you or sends you a message about this incident.

My bank notified me that my account has been improperly accessed. What should I do?

If you believe that your bank account has been compromised, please work with your local financial institution and local law enforcement agencies.

What is Equifax going to do to help me?

To determine if your personal information may have been impacted, please visit www.equifaxsecurity2017.com. Equifax is offering credit file monitoring and identity theft protection, which includes 3-Bureau credit monitoring of your Equifax, Experian, and TransUnion credit reports; copies of your Equifax credit report; the ability to lock and unlock your Equifax credit report; identity theft insurance; and Internet scanning for your Social Security number – all complimentary to U.S. consumers for one year.

I submitted a dispute earlier this year during the timeframe referenced. Did this incident impact my dispute?

They do not believe that this incident has impacted the dispute resolution process.

Should I be concerned about the personal information of my deceased spouse/relative?

If you are concerned about the personal information of your deceased spouse/relative, please notify the Social Security Administration. The Social Security Administration will notify the nationwide credit reporting agencies, which will place a notation on the deceased's credit file.

I've never signed up for Equifax services, why do you have my information?

As a nationwide consumer reporting agency, Equifax receives information from a variety of businesses and other sources.

Do I need to file a police report?

If you believe you are the victim of identity theft, you should contact the appropriate authorities, including local law enforcement.

Should I contact any other government agencies?

If you believe you are the victim of identity theft, you should contact the appropriate authorities, including local law enforcement.

I want to dispute inaccurate information on my credit file. How do I do this?

For more information about how to dispute information on your Equifax credit report, please visit our online dispute page at www.equifax.com/personal/disputes.

If I encounter identity theft as a result of this cybersecurity incident, who will cover the expenses for any costs I might incur?

As part of your TrustedID Premier product, you will receive identity theft insurance up to \$1 million. The identity theft insurance provided in TrustedID Premier is underwritten by American Bankers Insurance Company of Florida or its affiliates. This description is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions and exclusions of coverage. Coverage may not be available in all jurisdictions.

Can you help me cancel my existing Equifax credit monitoring subscription/service?

If you have an existing subscription to an Equifax credit monitoring product, you may elect to cancel your existing subscription and enroll in TrustedID Premier. To do so, you will need to log into your current product and proceed with the cancellation process, which can be found in the Manage Billing portion of your online account.