



SPECIAL NOTICE

EQUIFAX DATA BREACH

On September 7, 2017, Equifax®, one of the nation's three largest credit bureaus, disclosed that it was subject to a massive data breach - one of the worst in the nation's history. By the company's own admission, the breach affects as many as 143 million Americans or roughly half of the U.S. population. This constitutes a much larger share of Americans with a credit history. The company gets its data from credit card companies, banks, retailers and lenders --sometimes without the consumer knowing.

According to the [Company Press Release](#) *"(t)he information accessed primarily includes names, Social Security numbers, birth dates, addresses and, in some instances, driver's license numbers."* Approximately 209,000 credit card numbers, and dispute documents with personally identifiable information for approximately 182,000 consumers, were also stolen.

To be clear, Red River State Bank was not compromised; customer's information was not stolen from Red River State Bank. However, Red River State Bank takes the security of our customer's information very seriously, and we are providing the information we know about this massive breach and the steps that our customers can take to protect their personally identifiable information.

What Should Customers Do Right Now?

1. **Visit [Equifax Security](#)** an online service Equifax® has set up, to check if personal information has been compromised. Equifax® has established a dedicated toll-free number to answer questions about the Equifax® breach and its effects on consumer's personally identifiable information. Contact them at 866-447-7559.
2. **Put a fraud alert on your credit.** You can put [a fraud alert on your credit reports](#) for free by contacting one of the credit bureaus, which is required to notify the other two. This means that you will be contacted if someone tries to apply for credit in your name. It will last for 90 days and can be renewed.
3. **Review credit reports every three or four months.** Consumers are entitled to one free credit report from each of the three major credit bureaus per year. They can request a single report from one of the bureaus every three to four months. By staggering these requests, consumers will be able to monitor credit throughout the year. Consumers should contact the credit bureaus to notify them of any suspected fraud or identity theft. They should also contact the local law enforcement office and/or the states attorney general. It could take time for any fraud to show up on the reports, so there won't necessarily be any changes right away if fraud is occurring. You can get your free credit report by following this link, [Annual Credit Report](#) or calling 1-877-322-8228.
4. **Monitor accounts closely and frequently.** By viewing accounts online and checking throughout the month, customers will be able to identify possible problems sooner. Not all fraudulent activity makes it to the credit bureaus. Fraud can occur as theft from an account, in small dollar amounts, and can continue over a long period of time and across many accounts.

5. **A number of experts advise consumers to place a credit freeze on their credit reports**, if they believe they are at risk of identity theft. Based on the Equifax® disclosure, it's reasonable to assume that the risk is high. To learn more about the credit freeze process, follow these links from the [Minnesota Office of the Attorney General](#) and the [Federal Trade Commission](#). Minnesota State law requires a \$5 fee for each credit freeze. A freeze blocks anyone from accessing credit reports without the consumer's permission. But it can also be an inconvenience for the consumer. When a consumer wants to take out a loan or open a new credit card, the credit bureaus would have to be contacted to temporarily lift the freeze. Freezing and re-freezing is not free - there are fees. Consumers may contact the credit reporting agencies to freeze their credit reports.

The contact information for consumers to freeze their credit reports, if they choose to do so, is as follows:

Experian® Security Freeze

(888) 397-3742

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

Equifax® Security Freeze

(800) 685-1111

<https://www.freeze.equifax.com/>

TranUnion® Security Freeze

(800) 680-7289

<https://www.transunion.com/securityfreeze>

Always remain vigilant with credit and account monitoring so fraud can be detected early. If fraud is detected, contact Red River State Bank immediately!

Please don't reply to this message, as this email inbox is not monitored. To contact us, visit www.redriverbank.com.

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