



Large Enough to Serve You. Small Enough to Know You!

The Equifax Data Breach: What should you do?

Recently, Equifax, one of the three national consumer credit reporting agencies, announced a major data breach. This breach affects approximately 143 million Americans. This is what we know according to Equifax: the data breach occurred May – July 2017, and the information stolen includes consumers' personally identifiable information, including names, Social Security numbers, dates of birth, addresses and, in some cases, 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. There is no evidence of unauthorized access to consumers' credit reporting databases.

To be clear, The Peoples Bank was not compromised and your information was not stolen from our bank. However, The Peoples Bank takes the security of our customer information very seriously, and we are providing you with the information we know about this massive breach and the steps you can take to protect your personally identifiable information if you so desire. Following this unprecedented breach, we are also asking our customers to be extra vigilant and report any suspicious activity in your The Peoples Bank accounts to The Peoples Bank by calling 1-877-427-2101 or visiting www.peoplesgambier.com.

Equifax has established a website that informs consumers if they may be affected by the breach, provides additional information on the breach, and offers complimentary identity theft protection and credit file monitoring. This information is available at www.equifaxsecurity2017.com. To protect your identity and personal information, The Peoples Bank strongly encourages our customers to take the actions noted below.

- Review your account statements to spot any suspicious transactions. You can also monitor your account activity online at any time at www.peoplesgambier.com.
- If you spot any suspicious transactions, please contact us immediately at 1-877-427-2101.
- Consider if you should place an initial fraud alert on your credit report (see <https://www.consumer.ftc.gov/articles/0275-place-fraud-alert>).

*Mount Vernon East Branch
11423 Upper Gilchrist Road
Mount Vernon, OH 43050
Phone: 740-397-7922
Fax: 740-397-6682*

*Gambier Main Branch
103 E Wiggan Street
Gambier, Ohio 43022
Phone: 740-427-2101
Fax: 740-427-3106*

*Mount Vernon South Branch
1051 Newark Road
Mount Vernon, OH 43050
Phone: 740-392-1008
Fax: 740-392-3966*

*Website:
peoplesgambier.com
Email:
peoplesbank@peoplesgambier.com
24 Hour Voice Access:
740-397-2395*

- Consider if you should freeze your credit file (see <https://www.consumer.ftc.gov/articles/0497-credit-freeze-faqs>).
- The Consumer Financial Protection Bureau offers 10 tips for consumers affected by the Equifax breach. Review the tips by going to <https://www.consumerfinance.gov/about-us/blog/top-10-ways-protect-yourself-wake-equifax-data-breach/>.
- Review your credit reports for accuracy. Call any one of the three credit reporting agencies to receive your free annual credit report or visit www.annualcreditreport.gov.

Experian®
P.O. Box 9554
Allen, TX 75013
888-397-3742

www.equifax.com

TransUnion®
P.O. Box 2000
Chester, PA 19016
800-680-7289

www.experian.com

Equifax®
P.O. Box 740241
Atlanta, GA 30374
866-349-5191

www.transunion.com

- You should also contact the credit reporting agencies to notify them of any suspected fraud or identity theft.

If you believe you are the victim of identity theft, contact your local law enforcement office and/or your state attorney general. Finally, The Peoples Bank offers you complimentary identity theft protection benefits. Please see our website at www.peoplesgambier.com for more information about this program by clicking on the link “Protect Your Identity” at the bottom of our website, or contact us at 1-877-427-2101.

Equifax has established a dedicated toll-free number to answer questions you may have about the Equifax data breach and its effect on your personally identifiable information. You may call them at 866-447-7559.

You financial security is always important to us, and we want you to be informed. You can be confident in your local community bank!

Sincerely,

The Peoples Bank Staff