

STATEMENT ON EQUIFAX DATA BREACH

On September 8th, Credit-reporting company Equifax Inc. announced that it was the target of a security breach, which has potentially compromised the personal information of about 143 million U.S. consumers. The compromised information includes names, social security numbers, birthdates, addresses, and, in some cases, driver's license numbers and credit card numbers. Equifax has established a dedicated website, www.equifaxsecurity2017.com, to help consumers determine if their information has been potentially compromised.

Key Community Bank understands how important it is to protect your sensitive personal information. We would never give out any account information over the phone without proper verification of the caller. If you would like an additional layer of security set up on your account, such as a password, please contact us at 651-457-7539 or come into the Bank to meet with a Banker.

Below are some proactive steps you can take to help prevent identity theft and protect your confidential information.

- Check your credit reports. Every 12 months, you can request a copy of your credit report – for free – from each of the three major credit reporting companies (Equifax, Experian and TransUnion). Visit www.annualcreditreport.com or call 877-322-8228. Carefully review the information and immediately report any unauthorized accounts, suspicious activity or inaccuracies.
- Request a security freeze on your credit report. A freeze restricts access to your credit report, making it nearly impossible for someone to open a new account or line of credit in your name. If you are a victim of identity theft, Minnesota law allows you to place a credit freeze for free. Otherwise, the Minnesota Department of Commerce website has a form you can use to request a freeze from the three major credit reporting agencies.
- Place a fraud alert on your credit report. If you decide against a security freeze, consider placing a fraud alert on your credit report. A fraud alert warns creditors that you may be an identity theft victim, so they should verify that anyone seeking credit in your name really is you.
- Monitor your existing credit cards and financial accounts. Immediately report any suspicious charges or activity. Be alert if your monthly bill or statement does not arrive on time. It may be a sign that someone has hijacked your account.

Key Community Bank continues to offer its customers Kroll's Identity Theft Restoration Service for \$3/ month per person as well as Kroll's Identity Theft Credit Monitoring Service for \$5/ month per person. Please contact us if you are interested in learning more about these services.

Thank you for banking with us!



Greg Dennis
President