Steps to Protect Yourself from the Equifax Breach

On September 7th major credit reporting entity Equifax announced a major data breach that potentially affected close to 143 million people. Equifax stated that the information accessed primarily included names, Social Security numbers, birth dates, addresses and, in some instances, driver's license numbers. In addition, credit card numbers for approximately 209,000 U.S. consumers, and certain dispute documents with personal identifying information for approximately 182,000 U.S. consumers were accessed in the breach.

In order to protect consumers who were affected, Equifax has established a dedicated website to help consumers determine if their information was potentially impacted and to sign up for credit file monitoring and identity theft protection. The address for this website is www.equifaxsecurity2017.com. Consumers can also contact an Equifax call center at 866-447-7559 for assistance. The call center is open every day (including weekends) from 7:00 a.m. – 1:00 a.m. eastern time.

In addition to accessing the above website, Somerset Trust Company encourages our customers to do the following:

• Monitor credit reports regularly. Credit reports are available from each of the three credit bureaus one time a year at no charge. Everyone with credit should monitor these reports for suspicious activity throughout the year.

• Monitor your credit card statements diligently and report any potential fraudulent charges to the card issuer immediately.

• Be on the lookout for phishing emails that attempt to get you to click on links or open attachments claiming they are relative to this incident. If your information was included in this breach, do not rely on an email to tell you. Check the Equifax website or wait to see if you receive a paper letter in the U.S. Mail from Equifax.

• If you would like to speak to a Somerset Trust employee about this breach, please call our Fraud Hotline at 814-530-1013 to speak to a dedicated member of the Somerset Trust Company Fraud Team.