



On September 7, 2017, Equifax, one of the three major credit reporting agencies, announced that records of approximately 143 million Americans were breached. Those records contained names, birth dates, addresses, Social Security numbers and some driver's license numbers. Some credit card numbers were also obtained. Equifax has indicated that debit card numbers were not exposed; therefore, criminals are unlikely to have the ability to withdraw funds from a checking account. The biggest risk posed by this breach is the threat of identity theft.

- The University National Bank does not report any customer information to Equifax or any of the other credit reporting organizations. However, we consider the security of your personal information a top priority no matter how it may be obtained.
- The University National Bank recognizes the importance of multi-layered, stronger authentication methods for all of our services. With the safety of your information in mind, we are always seeking ways to enhance our information security measures. You may be asked for additional identity verification when requesting banking services, processing transactions or making a telephone inquiry.

Steps you can take to protect your accounts and personal information:

- ✓ Monitor your bank account activity by reviewing your monthly bank statements and utilizing our Online Banking service. If you see any unauthorized account activity, contact us immediately by phone at 785-841-1988.
- ✓ Monitor your credit reporting activity by obtaining a copy of your credit report. Federal law allows you to obtain a free copy once every twelve months from all three reporting agencies. Find out more at www.annualcreditreport.com.
- ✓ Learn more about the Equifax breach and options for placing a security freeze on your credit file by contacting them at www.equifax.com or 1-800-525-6285.
- ✓ If you decide to inquire about options for a security freeze with the other two credit reporting agencies, TransUnion and Experian, contact them by visiting their websites or calling the phone numbers shown below.

www.transunion.com	www.experian.com
1-800-680-7289	1-888-397-3742
- ✓ Immediately notify your financial institutions and credit reporting agencies if you suspect you are a victim of fraud or identity theft.

When we work together, we can better prevent fraud.