

EQUIFAX SECURITY BREACH

State urges Hawaii consumers to take advantage of one year free credit monitoring in wake of data breach

"Equifax's negligence has created unnecessary risks for Hawaii consumers. Every Hawaii resident should take precautions such as placing a freeze on their credit report to reduce any damage likely to occur because of Equifax's massive data breach."

- Stephen Levins,
Office of Consumer Protection
Executive Director



Equifax is offering TrustedID Premier, which includes credit monitoring and identity theft protection product, complimentary for one year.

TrustedID Premier provides you with copies of your Equifax credit report; the ability to lock your Equifax credit report; 3-Bureau credit monitoring of your Equifax, Experian and TransUnion credit reports; Internet scanning for your Social Security number; and identity theft insurance.

How to obtain your free credit monitoring:

1. Enroll at www.equifaxsecurity2017.com/enroll for free TrustedID Premier protection by November 21, 2017.
2. You will be asked to provide additional information to verify your identity including a valid email address and mobile number. Within a few days, you will receive an email with a link to activate TrustedID Premier. Please be sure to check your spam and junk folders if you do not receive your activation email within that time frame.
3. When the email arrives, follow the link to verify your email address and complete your enrollment. You will create a password and verify your identity by answering a few brief questions that only you should know. TrustedID Premier will then be active. Keep your password in a safe and secure location.

See the reverse side for information on how to place a security freeze on your credit file.

Consumers with questions are encouraged to visit

[https://
www.equifaxsecurity2017.
com/frequently-asked-
questions/](https://www.equifaxsecurity2017.com/frequently-asked-questions/)

or

call Equifax's dedicated call center at 866-447-7559

DATA BREACH



SECURITY FREEZE INFORMATION

HOW TO "FREEZE" YOUR CREDIT

A security freeze means that your file cannot be shared with potential creditors. A security freeze can help prevent identity theft. Most businesses will not open credit accounts without first checking a consumer's credit history. If your credit files are frozen, even someone who has your name and Social Security number would probably not be able to obtain credit in your name.

To place a freeze, you must write to each of the three credit bureaus. Each credit bureau will require a \$5 fee, unless the fee is waived because you are an ID theft victim. To prove you are a victim (and to avoid the fees) you must send a copy of a report of alleged identity fraud or an identity theft report to each of the credit bureaus.

Write to all three addresses below and include the information that follows:

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013

Trans Union Security Freeze
P.O. Box 2000
Chester, PA 19016

For each, you must:

- Send a letter by certified mail
- If you are a victim of identity theft and do not want to pay a fee, you must include a copy of report of alleged identity fraud or an identity theft report
- Provide your full name (including middle initial as well as Jr., Sr., II, III, etc.,) address, Social Security number, and date of birth
- If you have moved in the past 5 years, supply the addresses where you have lived over the prior 5 years
- Provide proof of current address such as a current utility bill or phone bill
- Send a photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)
- If you are not a victim, provide payment by check, money order or credit card (Visa, Master Card, American Express, or Discover cards only) for the \$5 fee.

If you are not a victim of identity theft you have the option to request to place, lift, or remove a security freeze by a secure website or telephone. Payment of the \$5 fee is required.

www.freeze.equifax.com
1-800-685-1111

www.experian.com/freeze/center.html
1-888-397-3742

www.freeze.transunion.com
1-888-909-8872