



# SECURITY BANK & TRUST CO.

## Corporate

2202 11<sup>th</sup> St. E  
Glencoe, MN 55336  
(320) 864-3107

## Glencoe

735 11<sup>th</sup> St. E.  
Glencoe, MN 55336  
(320) 864-3171

## Waconia

539 S. Elm St.  
Waconia, MN 55387  
(952) 442-5161

## Brownton

128 4<sup>th</sup> Ave. N.  
Brownton, MN 55312  
(320) 238-5222

## Chaska

1575 White Oak Dr.  
Chaska, MN 55318  
(952) 448-2265

## Winsted

110 First St. N.  
Winsted, MN 55395  
(320) 485-3831

## Mayer

317 Ash Ave. N.  
Mayer, MN 55360  
(952) 657-2309

## New Auburn

7422 7<sup>th</sup> Ave.  
New Auburn, MN 55366  
(320) 864-6470

## New Germany

270 Broadway St. E.  
New Germany, MN 55367  
(952) 353-2221

## Cologne

1110 Village Pkwy  
Cologne, MN 55322  
(952) 466-2014

## Plato

8 Third St. S.W.  
Plato, MN 55370  
(320) 238-2208

## Waconia In-Store

835 Market Place Dr.  
Waconia, MN 55387  
(952) 442-5955

## EQUIFAX DATA BREACH

Last week, Equifax, one of the nation's three largest credit bureaus, disclosed that it was subject to a massive data breach – one of the worst in the nation's history. By the company's own admission, the breach affects as many as 143 million Americans or roughly half of the U.S. population. This constitutes a much larger share of Americans with a credit history.

According to the [company's press release](#), "The information accessed primarily includes names, Social Security numbers, birth dates, addresses and, in some instances, driver's license numbers."

Given the risks posed by the data breach, Security Bank & Trust Co. strongly encourages customers to research precautions they can take to minimize potential fraud.

### What Should Customers Do?

1. Visit [www.equifaxsecurity2017.com](http://www.equifaxsecurity2017.com), an online service Equifax has set up, to check if personal information has been compromised.
  - Click on the "Potential Impact" tab and enter your last name and the last six digits of your Social Security number. Be sure you are on a secure computer and an encrypted network connection any time you enter your social security number. The site will tell you if you've been affected by this breach.
2. Monitor accounts closely and frequently. By viewing accounts online and checking throughout the month, customers will be able to identify possible problems sooner.
3. A number of experts also advise consumers to place a credit freeze on their credit reports, if they believe they are at risk of identity theft. Based on Equifax's disclosure, it's reasonable to assume that the risk is high. To learn more about the credit freeze process, follow these links from [the Minnesota Office of the Attorney General](#) and [the Federal Trade Commission](#). Minnesota state law requires a \$5 fee for each credit freeze. Consumers may contact the credit reporting agencies as follows:

#### **Experian Security Freeze**

(888) 397-3742

<https://www.experian.com/freeze/center.html>

#### **Equifax Security Freeze**

(800) 685-1111

<https://www.freeze.equifax.com/>

#### **TransUnion Security Freeze**

(800) 680-7289

<https://www.transunion.com/securityfreeze>

4. Review credit reports every three or four months. Consumers are entitled to one free credit report from each of the three major credit bureaus per year. They can request a single report from one of the bureaus every three or four months. By staggering these requests, consumers will be able to monitor credit throughout the year.