

SEPTEMBER 7, 2017-

Earlier today, Equifax, one of the three major credit bureaus, [announced a massive data breach](#). Equifax has established a website to help you determine if you were impacted by this data breach: <https://www.equifaxsecurity2017.com/>. In light of this data breach, Equifax is offering free identity theft protection and credit monitoring to all U.S. consumers.

Please note: this security breach did not result from any actions by Biddeford Savings. We take the security of your personal information very seriously and are providing this information as a courtesy to help you keep your personal information safe.

If you determine there is a possibility your personal information was exposed, be sure to sign up for the credit monitoring service being offered by Equifax. A second, and more secure option, is to request a security freeze on each of the credit bureau sites. A security freeze will prevent anyone from accessing your credit report. If someone attempts to open a new account using your Social Security Number and date of birth information, whoever pulls your credit report will get a message saying your credit report is blocked and to contact the credit bureau. **Note: it will NOT alert the person attempting to open the account that your report is frozen; this is part of the security feature.**

How to request a security freeze:

- First, go to https://www.freeze.equifax.com/Freeze/jsp/SFF_PersonalIDInfo.jsp and complete the security freeze request for Equifax. They will give you a 10 digit PIN to use to remove or "thaw" the security freeze. Store the PIN in a secure place where it won't be lost or forgotten.
- Next, go to <https://www.experian.com/freeze/center.html> and complete the freeze for Experian. Experian allows you to set your own PIN. Be sure to store the PIN in a secure place.
- Finally, go to <http://www.transunion.com/personal-credit/credit-disputes/credit-freezes.page> and complete the freeze for TransUnion. TransUnion also allows you to set your own PIN. Again, be sure to store the PIN in a safe place.

When you have a security freeze on your credit report, you will need to contact the credit bureau ahead of time (either by phone or online using your PIN) and "thaw" your credit before attempting to open any new accounts. You can set the thaw for a specific period of time or for a particular creditor. For instance, if you know you're going to be looking for a car over the next week, call the three credit bureaus and thaw your report for the next week. Or, if you are applying for a credit card, call and unfreeze your report for the creditor (i.e. "Biddeford Savings Bank" or "Sears"), and then turn the freeze back on. A security freeze does require more effort on your part, but it prevents fraudulent accounts being opened with your personal information.

A security freeze provides much better protection than a credit monitoring service. If, for some reason, you determine you don't want the protection of a credit security freeze any longer, you can contact each of the credit bureaus to have the freeze removed. *Please be advised you will need your PIN for each credit bureau to thaw or unfreeze your reports.*

One final consideration: the full extent of the Equifax security breach hasn't been determined. In light of this latest data breach, we strongly encourage you to check your accounts on a regular basis. If you suspect there is fraudulent activity on your account(s) **contact Biddeford Savings Deposit Services Department at 207-284-5906 or toll free at 1-866-767-8265** or the appropriate creditor by telephone immediately to report the situation and follow up with a letter outlining the suspected fraud.

Some additional ways we can help you monitor your accounts and detect potential fraudulent activity:

- [Online Banking](#)
- [Mobile Banking](#)
- [CardValet®](#)