

## Equifax Data Breach Resources

Below are some excellent resources on next steps for identity protection after the Equifax breach last fall:

- [Credit Freeze Challenges for Lenders Risk Alert](#) (bondholder access required)
    - See below for a sample notice to include with loan applications
  - Online Loan Application [Fraud Prevention Checklist](#)
  - FTC Alert: [What to Do](#)
  - FTC Blog: [Fraud Alert, Freeze, or Lock after Equifax](#)
  - Placing a Security Freeze–
    - [Equifax](#)
    - [Experian](#)
    - [TransUnion](#)
  - Requesting a Security Freeze for Minors–
    - [Experian Site](#)
    - Krebs on Security
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Sample loan application verbiage to alert borrowers of consequence of freeze-

ATTENTION: If you recently placed a security freeze on your credit account, please be aware of the following—

- Your loan application may be delayed a few additional days
- It is your responsibility to contact the credit bureau and request a “thaw” of your credit so we can pull your credit report related to this application
- The cost of lifting and reinstating the security freeze is your responsibility
- Credit bureaus are required to lift the freeze within 3 business days of your request to them
- Your security freeze can be reinstated once we have pulled the necessary report to review with your loan application; please let us know if you need to be notified it was pulled
- Any co-borrowers or co-signers associated with your application will also need to lift security freezes before we can process your application
- If we cannot access your credit report, it may impact the processing of your loan application
- We use \_\_\_\_\_ (insert your primary credit reporting agency here) \_\_\_\_\_ for credit reports. You may only need to contact them and not all three credit bureaus to temporarily thaw your credit. They can be reached at \_\_\_\_\_.

The integrity of your personal information is important to us. We encourage anyone who may have had their information compromised to keep a security freeze in place, but also want you to recognize that it does impact the loan process. Let our lenders know if you have any questions.