

Highlights & Happenings



The Milford Bank • HIGHLIGHTS & HAPPENINGS • August, 2019

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Equifax Data Breach Settlement: What You Should Know

In September of 2017, Equifax announced a data breach that exposed the personal information of 147 million people. Under a settlement filed today, Equifax agreed to spend up to \$425 million to help people affected by the data breach. Here's what you need to know about the settlement:

Benefits Available To You

If you were affected by the breach, you may be eligible for benefits.

1. Free Credit Monitoring or \$125 Cash Payment

You can get at least 4 years of free credit monitoring of your credit report at all three credit bureaus (Equifax, Experian, and TransUnion). On top of that, you can get up to 6 more years of free credit monitoring of your Equifax credit report. That's a total of 10 years of free credit monitoring. (Minors affected by the breach are eligible for even more free credit monitoring.)

If you have credit monitoring that will continue for at least 6 months and you decide not to enroll in the free credit monitoring offered in the settlement, you may be eligible for a cash payment of \$125.

2. Reimbursement for Your Time and Other Cash Payments

You may be eligible for reimbursement and cash payments up to \$20,000 for:
Time you spent protecting your identity or recovering from identity theft, up to 20 hours at \$25 per hour.

Money you spent protecting your identity or recovering from identity theft, like the cost of freezing or unfreezing your credit report or unauthorized charges to your accounts up to 25% of the cost of Equifax credit monitoring or identity protection products you bought between September 7, 2016 and September 7, 2017.

3. Free Identity Restoration Services

You are eligible for free identity restoration services for at least 7 years that you can use if someone steals your identity or you experience fraud.

Next Steps

You can now find out if you were affected by the September 2017 breach and make your claim for benefits. Submit your claim at www.equifaxbreachsettlement.com. There, you can file a claim online or download a claim form for paper mailing. You can also sign up to get FTC email updates about this settlement. Be sure to file your claim by January 22, 2020 as well.

Source: FTC.gov/equifax

The Equifax Breach – A Global Settlement



\$575,000,000+ settlement



Free credit monitoring and identity theft services



Strong data security requirements

➔ [Learn more: ftc.gov/Equifax](http://ftc.gov/Equifax)

Source: Federal Trade Commission | FTC.gov

Did you know that The Milford Bank offers FREE access to your credit score and credit monitoring with Credit Sense? Get up-to-date information including credit scores, credit usage, total balances, payment history, credit age and recent credit. CreditSense also offers protection from fraud with alerts notifying you when something has changed in your credit profile. To learn more, visit milfordbank.com/other-services/credit-sense/

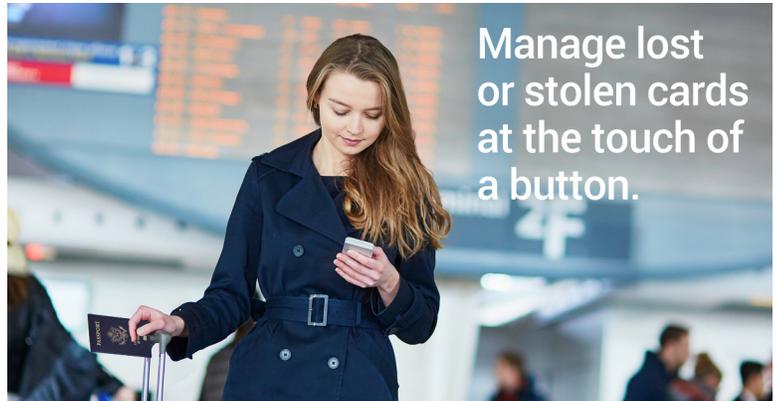
Milford Bank Features

Manage your Cards on-the-go with CardValet

The power to manage your cards on-the-go is now in the palm of your hand with CardValet. CardValet allows you to see transactions in real time with instant alerts, allowing you to turn payments on or off, which is handy when you can't locate your card. CardValet also allows you to set a location (geographic) boundary where the card can be used. You can also restrict card use to certain types of business and curb spending by setting a purchase amount limit.

How to get started with Card Valet:

- Login to your Milford Bank Mobile Banking App
- Click on "More" in the menu to the lower right
- Under Services, select "Manage My Cards"
- Set your preferences



Manage lost or stolen cards at the touch of a button.

In the Community

The Milford Bank @ The Beth el Center: July 19, 2019

On Friday, July 19, Milford Bank employee and former White House Presidential Chef Peter Berube, along with other Milford Bank employees volunteered their time at the Beth El Center's Soup Kitchen. The group served over 40 patrons a three course meal consisting of mixed green salad, braised pork in a citrus sweet soy sauce over brown rice, a vegetable medley and fruit cocktail for dessert. For more information about the Beth el Center, please visit bethelmilford.org



(From left: Meg, Peter Berube, Mary Kos, Celeste Lohrenz, Rebecca Tudor, Annette Bacchicchi, Beth el Center Executive Director Jennifer Paradis, Joseph Weathered)

August Anniversaries

Sharon MacKenzie	47 years	Lisa Richetelli	19 years	John Bailly	15 years
John DaRin	9 years	Rebecca Tudor	8 years	Mary Kos	8 years
Ralph Neclerio	3 years	Paul Geer	2 years	Peter Berube	1 year
Raihan Ahmed	1 year	Mark Osinski	1 year		