

Equifax Data Breach

Security Steps to Protect Your Personal Online Information

Data security breaches appear to be occurring more frequently than ever before. The latest news came late last week, involving Equifax, one of the largest American credit agencies, which collects financial data from 800 million individuals and 88 million businesses around the world. They revealed that hackers had compromised their system and had access to the private data of more than 143 million American consumers.

Given the breadth of the information Equifax aggregates on American consumers and the large number of individuals compromised in the breach, many consumers are looking for proactive steps they can take to help minimize any unwanted consequences resulting from this data security incident.

The following actions are important steps you can take to better protect yourself from any negative effects that could result from identity theft.

1. Credit Monitoring Service

Enrolling in a credit monitoring and identity theft protection service is one of the most proactive steps you can take to help mitigate the risk from your credit information falling into the hands of the wrong person. If your information becomes compromised, a bad character can attempt to open new lines of credit, file tax returns, buy property or other assets, and more. The leading credit monitoring and identity theft protection services monitor your credit activity for unusual activity and alert you in timely fashion to help thwart any fraudulent activity.

Baird has partnered with InfoArmor, an industry leader in identity theft protection, to offer sophisticated information security services at an affordable price exclusive to Baird clients. InfoArmor has strict security protocols that are constantly tested and evaluated to help ensure sensitive client information is safe.

For more information on Baird's program and to enroll with InfoArmor, visit www.infoarmor.com/baird or contact your Baird Financial Advisor.

2. Fraud Alert

If you have suspicion that your information may have been compromised, you can request that an initial fraud alert be placed on your credit with each of the three major credit agencies: Experian, TransUnion and Equifax. This fraud alert on your credit report can alert potential creditors or lenders, who can then take additional steps to protect you. Once you place a fraud alert on your account, you can choose to remove it at any time, online.

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Security Steps to Protect Your Online Personal Information, *continued.*

Fraud alerts can be set up to last 90 days, one year or seven years. You can learn more about the differences between the types of fraud alerts, as well as how to activate fraud alerts, by reviewing each of the credit agency's websites.

3. Credit Freeze

All three major credit agencies also offer a credit freeze service, which allows you to restrict access to your credit report, making it more difficult for someone to obtain credit in your name. By freezing your report, a lender will find it more difficult to check your credit history, making it less likely a new credit line would be granted.

It is important to be aware that a credit freeze may require payment of a fee as well as a waiting period when you want to unfreeze it to apply for credit in the future. This may result in delays if you are in the process of a major purchase, such as buying a house or car, where your credit history is required. To freeze your credit, you'll need to contact each of the three major credit agencies directly to request a freeze:

- Equifax – <https://www.freeze.equifax.com>, (800) 685-1111 (New York residents – (800) 349-9960)
- Experian – www.experian.com/consumer/security_freeze.html, (888) 397-3742
- TransUnion – www.transunion.com/personal-credit/credit-disputes/credit-freezes.page, (888) 909-8872

4. Annual Credit Report

While many of the credit monitoring and identity theft protection services offer unlimited or periodic access to your credit report as a part of their offering, all individuals are able to obtain a free copy of their credit report, generated by each of the major credit agencies every 12 months. By reviewing your report – at least annually – you can monitor your credit and keep an eye out for any unrecognizable or suspicious activity. These reports are available by going to www.annualcreditreport.com.

Other Important Online Security Tips

In addition to these proactive, credit-related steps, below are other simple tips you can employ to add additional protection to your information.

- **Create strong passwords for your various bank, financial and credit accounts**
 - Make your passwords at least 12 characters
 - Use a combination of numbers, symbols, capital letters and lower-case letters
 - Do not use words that can be found in a dictionary (i.e. Summer2016)
 - Use longer easy-to-remember phrases instead of hard-to-remember passwords or illusory complexity such as “pA55w+rd”
- **Practice good password management**
 - Never write down your password or store them in plain text on your computer or cellphone
 - Never share your password with anyone

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- Do not use the same password across multiple sites
- **“You’ve got mail!” Proceed with caution.**
 - Always be cautious when clicking on links or opening attachments in an email from known and unknown senders alike
- **Keep your software current with the latest updates**
 - Software companies release updates with security patches on a regular basis, much of which can be automated. Set it and forget it
 - Use anti-virus on your computer. Turn it on and set it to auto-update

How Baird Protects Your Information

Information security is a top priority at Baird. We understand that protecting your personal and account information is an essential part of our commitment to our clients and the trust you place in us. Our information security teams use advanced technologies and industry-tested processes to provide a defense to protect our clients against electronic fraud. Baird’s data protection strategies include:

- Encryption
- Firewall & Intrusion-Detection Systems
- Secure Login
- Timed Log-Off
- Fraud Detection and Prevention

Beyond the technological security layers Baird has in place to protect your online information, we have security policies and procedures in place to help prevent the misuse of data and to reduce the risk of fraud. We also provide mandatory annual training for our employees on information security best practices, security policies, procedures and event handling.

To learn more about how we protect your personal information, [visit http://www.rwbaird.com/help/safety-security/site-security.aspx](http://www.rwbaird.com/help/safety-security/site-security.aspx) or contact your Baird Financial Advisor.

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