Credit Information Systems Must be Notified in the Event of a Security Breach:

In the event you the Client has a breach of security involving consumer reporting data, where it is reasonably believed that an unauthorized person has acquired such data, we require it to be reported **within 24 hours** of the discovery to Credit Information Systems.

A breach would include, but is not limited to:

1. Loss or theft of computers, hardware, software, or other devices that contain or are used to access confidential consumer credit information.

2. Loss, theft or unauthorized access to any hard copy or electronic copies of identifying confidential consumer creditinformation.

3. Unauthorized access to End User networks or systems either by persons or via virus, spyware, trojan horse, or other types of electronic intrusion.

To report a breach to Credit Information Systems please call 800-782-9094 M – F (Available 8 – 5 CDT) or Email Breach@Creditinfosystems.com (Available 24/7)

Once Client has notified Credit Information Systems of security breach the breached codes will be suspended. Credit Information Systems will work with the Credit Bureaus (Equifax, Experian, and TransUnion) and Client to execute all requirements according to state and federal laws.

In the event Credit Information Systems has a breach of security involving Personally Identifiable Information, clients will be notified of breach **within 24 hours** of the discovery. Credit Information Systems will contact the Credit Bureaus ((Equifax, Experian, and TransUnion)) and execute all requirements according to state and federal laws.

Head Security Designate as identified on the application for services certifies that they have read and understand Security Breach Procedure.