

KAPALAMA · 'ALEWA · KALIHI VALLEY · FT. SHAFTER · RED HILL · MOANALUA GARDENS & VALLEY PORTIONS OF HALAWA & 'AIEA

HI EMERGENCY MANAGEMENT AGENCY REMINDS RESIDENTS TO PREPARE FOR HURRICANE SEASON

The Hawai'i Emergency Management Agency (HI-EMA) would like to take this opportunity to remind residents to prepare an "emergency kit" of a minimum of 14 days of food, water, and other supplies.

For homeowners, now is also the time to think about insuring one's property. Review your insurance policies and take an inventory of your home and valuables.

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Hurricane season runs from June 1 to November 30. Last year's season brought on the storm named Lane, which, had it maintained its course to-wards the islands, would have resulted in devastating potential damage to

residents and their property. It most likely would also have resulted in catastrophic destruction to our economy due to the isolated location of Hawai'i. With the shutdown of ports, goods and services would have been weeks or even months away.

HI-EMA suggests keeping your family's supplies fresh for the entire season by rotating, consuming, and replenishing them over time.

HI-EMA also recommends that residents and visitors take the following actions in preparation for a possible hurricane or tropical cyclone.



 \Rightarrow Talk with family members and develop a clear understanding of what you will do if a hurricane or tropical storm threatens. Prepare an action plan that includes details such as whether your family intends to shelter in place or evacuate.

 \Rightarrow Know if your home is in an inundation zone, flood zone, or susceptible to high winds and other hazards. Know if your home is retrofitted with hurricane resistant clips or straps. \Rightarrow Stay tuned to local media and their websites and/or apps regarding weather updates.

- \Rightarrow Sign up for local notification systems (i.e., HNL.Info).
- Sign up for a community amorgan as team on to the
- \Rightarrow Sign up for a community emergency response team.
- \Rightarrow Get to know your neighbors and community so you can help each other.

 \Rightarrow Walk your property and check for potential flood threats. Clear your gutters and other drainage systems. Remove and secure loose items. Keep your car's gas tank filled.

 \Rightarrow Prepare your pets by checking or purchasing a carrier and other preparedness items. A pet carrier is necessary for your pet's safety if you plan to evacuate to a pet-friendly shelter. Don't forget 14 days of food and water for your furry family members.

- ⇒ Set aside an emergency supply of any needed medication and keep a copy of your prescriptions in case you run out of medication after a disaster.
- ⇒ Secure your important documents in protective containers including copies of your insurance policies, a home inventory of valuables, and your agent's or insurer's contact information.
- \Rightarrow Build an emergency kit now.

AUGUST 2019

HAWAII ANNOUNCES SETTLEMENT WITH EQUIFAX REGARDING 2017 DATA BREACH

Credit reporting agency to strengthen security program and pay \$700 million

The State Office of Consumer Protection announced that Hawaii has settled its investigation into the 2017 Equifax Inc.'s data breach. Hawaii joined a coalition of 48 states, the District of Columbia, and the Common-wealth of Puerto Rico, that conducted the investigation and negotiated the terms of the settlement.

The investigation found that Equifax's failure to maintain a reasonable security system enabled hackers to pen-

etrate its systems, exposing the data of more than 147 million Americans, which included 56 percent of American adults. The States secured a settlement with Equifax that includes a Consumer Restitution Fund of up to \$425 million, a \$175 million payment to the states, and injunctive relief, which also includes a significant financial commitment. Equifax also has agreed to pay an additional \$100 million to settle a federal investigation at the Consumer Financial Protection Bureau. This is the largest ever breach of consumer data and enforcement action on the matter to date.



The program to pay restitution to consumers will be conducted

in connection with settlements that have been reached in the multi-district class actions filed against Equifax, as well as settlements that were reached with the Federal Trade Commission and Consumer Financial Protection Bureau. In addition to consumer restitution, the State of Hawaii will receive one million dollars as a result of the settlement.

On September 7, 2017, Equifax, one of the largest consumer reporting agencies in the world, announced a data breach affecting nearly half of the U.S. population. Breached information included social security numbers, names, dates of birth, addresses, credit card numbers, and in some cases, driver's license numbers. Short-ly after, a coalition that grew to 48 states, the District of Columbia, and Puerto Rico, launched a multi-state investigation into the breach. The investigation found that the breach occurred because Equifax failed to implement an adequate security program to protect consumers' highly sensitive personal information. Despite knowing about a critical vulnerability in its software, Equifax failed to fully update its systems with a critical security patch. Moreover, Equifax failed to keep up-to-date software that monitored the breached network for suspicious activity. As a result, the attackers penetrated Equifax's system and went unnoticed for 76 days.

The company will offer consumers whose information was breached extended credit-monitoring services for 10 years.

Individuals who have questions about their eligibility for restitution and/or wish to enroll in credit monitoring should contact 1-833-759-2982 or visit https://www.ftc.gov/equifax-data-breach.

Equifax has also agreed to take several steps to assist consumers who are either facing identity theft issues or who have already had their identities stolen including, but not limited to, easing the process for consumers to freeze and thaw their credit; facilitating the resolution of disputes by consumers involving inaccurate information in credit reports; and requiring Equifax to maintain sufficient staff dedicated to assisting consumers who may be victims of identity theft.

Equifax has also agreed to strengthen its security practices going forward, including, among other things reorganizing its data security team; minimizing its collection of sensitive data and the use of consumers' Social Security numbers; performing regular security monitoring, logging and testing; employing improved access control and account management tools; reorganizing and segmenting its network; and reorganizing its patch management team and employing new policies regarding the identification and deployment of critical security updates and patches.



Phone: (808) 587-7200 Fax: (808) 587-7205 Email: senkim@capitol.hawaii.gov Website: www.capitol.hawaii.gov