



## Equifax Data Breach – What You Should Know

Equifax recently announced hackers stole the personal data of as many as 143 million Americans from its company. The cybercriminals stole information including names, Social Security numbers, and driver's license numbers. Also, 209,000 credit card numbers were accessed during the hack. This information could be used by criminals to open bank accounts, credit cards and loans in your name.

To see if you were affected, visit [equifaxsecurity2017.com](http://equifaxsecurity2017.com), a website created by Equifax and submit your last name and last six digits of your Social Security number.

If you are concerned about whether your information has landed in the hands of hackers, here are five things you can do right now:

### **1. Check your free credit report**

Under federal law you can request a free copy of your credit report once a year from each of the three major credit reporting agencies: Equifax, Experian, and TransUnion. You can request a copy of your free credit report online at [annualcreditreport.com](http://annualcreditreport.com).

It will tell you if anyone has requested a check on your credit. This happens, for example, if someone tries to open a new credit card or apply for a loan in your name. Criminals may not attempt to use your information right away, so you will not necessarily see any changes immediately. Therefore, we encourage to take the following additional steps:

### **2. Put a fraud alert on your credit**

You should put a free fraud alert on your credit reports by contacting one of the credit agencies listed above, which is required to contact the other two. This means you'll be contacted if someone tries to apply for credit in your name. It will last for 90 days and can be renewed.

### **3. Keep an eye on bank accounts and credit card statements**

Go through all your bank, retirement and brokerage accounts, as well as your credit card statements to look for any suspicious activity. Theft from accounts usually happens over time. It starts small and money may be stolen from more than one of your accounts.

So, get in the habit of carefully checking your statements on a regular basis. You could also get help monitoring your accounts from a financial advisor or a family lawyer.

#### **4. Sign up for a credit monitoring or identity theft protection service**

Monitoring services usually alert you when a company checks your credit history, a new loan or credit card is opened in your name, a creditor says a payment is late or if public records show you have filed for bankruptcy. But keep in mind, most credit monitoring services only track your credit reports. They still will not alert you to suspicious activity on your credit card or in your bank accounts.

Some monitoring services include identity theft protection, which will alert you when your personal information is being used in ways that does not show up on your credit report. It could monitor things like utility and cable bills, payday loan applications, and social media.

While there is usually costs involved with a credit monitoring service or identity theft protection. Equifax is offering a free year of credit monitoring through its TrustedID Premier business, regardless of whether you have been affected by the hack.

This will track your credit report from Equifax, as well as your reports from the two other reporting agencies, and alert you to certain changes. TrustedID Premier will also provide free copies of those reports and the ability to lock your Equifax credit report so companies cannot see it. It includes identity theft insurance and it will scan the Internet for use of your Social Security number too.

#### **5. Place a freeze on your credit**

A freeze blocks anyone from accessing your credit reports without your permission. But it can be an inconvenience for you too. If you want to take out a loan or open a new credit card, you will have to contact the reporting agency to temporarily lift the freeze. It is also not free. Fees to freeze your account commonly range from \$5 to \$10. You should check the reporting agency's policy on freezing and lifting account freezes to see if there are any restrictions.

#### **For more information**

If you have more questions you can contact Equifax at 866-447-7559. To contact, DISB you can call 202-727-8000 or visit [disb.dc.gov](http://disb.dc.gov) if you have additional questions or to file a complaint.

*Sept. 28, 2017*