

WHAT YOU NEED TO KNOW ABOUT THE EQUIFAX BREACH

WHAT IS EQUIFAX?

[Equifax](#) is one of the three primary nationwide credit reporting agencies that collect and maintain a timely history of credit activity for millions of consumers. These credit reporting agencies then sell this information to financial institutions and other groups who are interested in making certain types of decisions about you. For example, lenders may use the information that the credit reporting agencies collect to determine your "credit worthiness" and then decide whether or not to issue you a loan and at what interest rate.

WHAT HAPPENED?

On September 8, 2017, Equifax announced that they were the subjects of a massive security breach which put sensitive information belonging to 143 million U.S. consumers, including 5 million Georgians, at risk.



WHAT INFORMATION WAS PUT AT RISK AND WHY DOES IT MATTER?

Hackers may have accessed names, Social Security numbers, addresses, birthdates, and some driver's license numbers. Credit card numbers for 209,000 consumers were possibly accessed as well. Why does this matter? Thieves can use this information to take out credit in the name of the victim, open accounts, start businesses, claim benefits, file taxes and a variety of other harmful activities that can ruin the victim's credit, empty his/her bank accounts, and take years to fix.

WHAT SHOULD YOU DO TO PROTECT YOURSELF?

- **Check your credit reports.** In the State of Georgia, every citizen is permitted 2 free credit reports per year per agency. Order yours for free at <https://www.annualcreditreport.com/index.action> and keep an eye out for accounts you didn't open and debts you don't recognize. Report all suspicious activity to the credit agency and the police.
- **Freeze your credit.** A credit freeze allows you to restrict access to your credit report, which in turn makes it more difficult for identity thieves to open new accounts. In order to open a new line of credit, you must provide a password given to you upon the placement of the freeze. Credit freezes do *not* affect your credit score nor will they prevent you from receiving your annual credit report. Under federal law effective September 21, 2018, you can freeze and unfreeze your credit for **free** at the three nationwide credit reporting companies –

Experian, TransUnion, and Equifax. In order to place a credit freeze on your file, you must contact each of the credit reporting agencies.

- TransUnion:
 - Click [here](#) to place a freeze on your account via the internet
 - 1-888-909-8872
 - P.O. Box 2000
Chester, PA 19022-2000
- Equifax:
 - Click [here](#) to place a freeze on your account via the internet
 - 1-800-685-1111
 - P.O. Box 105788
Atlanta, GA 30348
- Experian:
 - Click [here](#) to place a freeze on your account via the internet
 - 1-888-397-3742
 - P.O. Box 9554
Allen, TX 75013
- **Set a fraud alert.** This alert requires that creditors verify your identity before opening an account, increasing your credit limit, or issuing an additional card. Initial fraud alerts last for 90 days and may be renewed; extended alerts last for 7 years. Encourage or help your loved ones to place a fraud alert on their accounts as well.
 - TransUnion:
 - 1-800-680-7289
 - Click [here](#) to place a fraud alert on your account via the internet
 - Equifax:
 - 1-888-766-0008
 - Click [here](#) to place a fraud alert on your account via the internet
 - Experian:
 - 1-888-397-3742
 - Click [here](#) to place a fraud alert on your account via the internet
- **Enroll in Equifax's identity protection program, Trusted ID,** which is being offered for free for one year. Trusted ID monitors for potential fraud, keeping track of your full name, social security number, credit card numbers, home address, telephone number, email addresses and more. It also checks black-market websites where thieves sometimes buy personal information. It does not, however, look at public records or criminal records. In the event that your identity is stolen, Trusted ID will provide assistance in resolving the issues and recovering your identity. The program offers a \$1 million insurance and service guarantee and will reimburse you for any costs, lost wages or legal expenses that

occur as a result of identity fraud while covered by the protection program. Click [here](#) to enroll.

- **File your taxes early.** Filing your taxes as soon as you have all the relevant information is one of the best ways to protect yourself from tax identity theft. Some identity thieves try to use Social Security numbers to file for a tax return and steal your tax refund. The earlier you file, the better.

SIGNS OF FRAUD OR IDENTITY THEFT TO LOOK FOR

- Accounts on your credit report that you didn't open
- Incorrect personal information on your credit report
- Credit inquiries from companies you've never contacted
- Wrong amounts showing on your accounts in your credit reports
- Money is missing from your bank account
- Bills that you used to receive are no longer being delivered to you

WHAT TO DO IF YOU BELIEVE YOUR IDENTITY HAS BEEN STOLEN

- Contact the credit reporting agencies and place a **fraud alert** on your credit report.
 - TransUnion:
 - 1-800-680-7289
 - Click [here](#) to place a fraud alert on your account via the internet
 - Equifax:
 - 1-888-766-0008
 - Click [here](#) to place a fraud alert on your account via the internet
 - Experian:
 - 1-888-397-3742
 - Click [here](#) to place a fraud alert on your account via the internet
- Place a [credit freeze](#) on your credit report which prevents new creditors from accessing your credit file and prevents others from opening accounts in your name until you lift the freeze. This must be done with each individual credit reporting company.
- **Call the companies** where you believe the fraud occurred
 - Call the fraud department and explain that someone stole your identity.
 - Ask them to close or freeze the account
 - Change all logins, passwords, and PINS
- **Report the identity theft to the Federal Trade Commission**
 - Complete their [online form](#) or call 1-877-438-4338
- File a report with your **local police department**
 - Bring your Federal Trade Commission ID Theft report, your government-issued ID with photo, proof of your address and proof of the theft.
 - Ask for a copy of the police report

- If you are a **Servicemember**, you can place an [active duty alert](#) on your account which gives you 12 months of similar protections as a fraud alert. You will also have your name removed from the nationwide credit reporting companies' pre-screen marketing list.
- **Inform your bank or credit union** of the identity theft and request new cards and any account monitoring that they may offer.
- **Close new accounts opened in your name** – keep written record of all actions you took with dates and contacts
- **Correct your credit report.** Write each of the three credit bureaus and explain which information on your credit report came from the theft.
 - You can use [this sample letter](#) to help you begin
 - Include a copy of your identity theft report, and proof of your identity
 - Ask them to remove all incorrect information

HELPFUL RESOURCES

- Georgia Office of Attorney General Consumer Alert: First Thing to do in Wake of Recent Data Breach
 - Click [here](#) for more information.
- Georgia Department of Law: Consumer Protection Unit – Identity Theft
 - Click [here](#) for more information
- Equifax's security website. Check to see if your information has been breached and enroll in one year of free credit monitoring.
 - Click [here](#) for more information.
- How to place a security credit freeze with all credit bureaus:
 - Click [here](#) for more information.
- If you think you may be a victim of identity theft, take action now:
 - Click [here](#) for more information.
- What is a credit report?
 - Click [here](#) to learn more.
- More information about what to do in light of the breach:
 - Click [here](#) to learn more.
- Identity theft first steps to recovery:
 - Click [here](#) for more information.
- Identity theft recovery plan:
 - Click [here](#) for more information.