

Equifax Data Breach – What to do now?

Because of the breadth and depth of the breach, assume you've been affected and take the following steps to protect yourself and family.

Note:

Equifax's solution – Complimentary ID Theft Protection and Credit Monitoring

- Don't bother
- Terms and conditions with signing up for Equifax's free id theft protection and credit monitoring would ban users from participating in class-action lawsuits **this contingency may have changed, nonetheless tread carefully**
- Complimentary protection only lasts a year
- Credit monitoring only watches your credit, but it does not help dispute inaccuracies or fraudulent credit accounts

Pull your credit reports

You are entitled to one free annual credit report from each of the 3 credit reporting bureaus (Equifax, Experian, TransUnion). After the first free one of the year, the credit reporting bureaus charge for each subsequent report. If you haven't already, pull your credit reports, go through the reports and look for inaccuracies and any new accounts. Then report any inaccuracies.

- A good habit to get into is to stagger your free credit reports every four months. It is not failsafe; no two credit agencies collect information the same way so one agency may catch something that another doesn't. Nonetheless, it is a cheap way of keeping track of your credit year-round. Set up reminders on your calendar.
 - Ex:
 - February, pull credit report from Equifax
 - June, pull credit report from Experian
 - October, pull credit report from Transunion
- Go to AnnualCreditReport.com to get your free credit report. Repeat steps if you wish get all three reports

Freeze Your Credit

Also known as a security freeze, it restricts access to your credit report which makes it harder (though not impossible) for identity thieves to open accounts in your name. A credit freeze does NOT affect your credit score. It does NOT prevent you from opening new accounts – but you will need to lift the freeze temporarily (and there may be an accompanying fee). It does NOT prevent a thief from making charges to your existing accounts. You may be charged a fee of \$10 to place a freeze.

- Equifax
 - [Place Freeze on Equifax online](#)
 - Call 1-800-685-1111
 - Submit information by mail to:
 - Equifax Security Freeze
 - P.O. Box 105788
 - Atlanta, Georgia 30348
- Experian

Sam Lee – CLA Intellectual Freedom Chair

slee@enfield.org

860-763-7511

- [Place Freeze on Experian online](#)
- Call 1-888-397-3742
- Submit information by mail to:
 - Experian Security Freeze
 - P.O. Box 9554
 - Allen, TX 75013
- TransUnion
 - [Place Freeze on TransUnion online](#)
 - Call 1-888-909-8872
 - Submit information by mail to:
 - TransUnion LLC
 - P.O. Box 2000
 - Chester, PA 19016

Fraud Alerts

You can place a 90 day fraud alert with each of the bureaus after a notification of a security breach, lost wallet, or if you suspect you've been victimized. You can extend the alert after the initial 90 days. When you place the alert, you are also entitled to free credit reports from each bureau in addition to the annual free one.

- Equifax
 - [Place fraud alert online with Equifax](#)
 - Call 1-888-525-6285
- Experian
 - [Place fraud alert online with Experian](#)
 - Call 1-888-397-3742
- TransUnion
 - [Place fraud alert online with TransUnion](#)
 - Call 1-800-680-7289

Additional Information

If you have AAA you can get their essential (free) or deluxe (\$8.95/month) credit monitoring through Experian. Helpful tool to have a bit of peace of mind.

<https://hartford.aaa.com/financial-services/credit-tools>

[Report ID Theft to FTC](#)

[FTC: How to Keep Your Personal Information Secure](#)

[FTC: Privacy, Identity & Online Security](#)

Personal Finance Aggregators

Keep track of your budget, bank accounts and investments with a personal finance app. These apps will connect and keep track all your personal financial accounts and allow you see at a glance what's going on with your accounts. Check daily to catch fraudulent purchases.

- Mint.com: bank syncing, free
- PersonalCapital.com: bank syncing, investment focused, free
- Youneedabudget.com: bank syncing, \$4.17/month or \$50/year

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