

## What happened?

Equifax, one of the three major credit bureaus, experienced a massive data breach. The hackers accessed 143 million people's names, Social Security numbers, birth dates, addresses and, in some instances, driver's license numbers. They also stole credit card numbers for about 209,000 people and dispute documents with personal identifying information for about 182,000 people.

## It's important to clarify Equifax is a credit bureau, not a bank.

Equifax is one of three major credit reporting agencies and handles the data of 820 million consumers and more than 91 million businesses worldwide.

## Internet banking is your friend here. Monitoring your accounts and credit report for unauthorized transactions is critically important.

When the bank and customer work together, we can better prevent fraud.

Banks use a combination of safeguards to protect your information, such as employee training, strict privacy policies, rigorous security standards and encryption systems.

If you suspect you are a victim of fraud, you should alert your bank right away.

## Be wary of e-mails that come from Equifax.

Criminals often take advantage of breaches and craft sophisticated phishing e-mails encouraging consumers to provide personal information.

Due to the high number of victims, Equifax is only notifying the 209,000 consumers whose credit card information may have been affected via postal mail.

## Equifax has agreed to waive all credit freeze fees for the next 30 days for people who want to freeze their Equifax credit files.

It's important that consumers understand the pros and cons to credit freezes and consider their personal situation.

Renting an apartment, getting quick credit in an emergency, taking advantage of a one-time offer, or even getting a cell phone, all require quick access to your credit report which is restricted during a freeze.

Fraud alerts are an alternative for people who are concerned about identity theft. It gives consumers added protection without limiting access to credit.

A fraud alert puts a red flag on your credit report which requires businesses to take additional steps, such as contacting you by phone before opening a new account.

## Was my information stolen?

If you have a credit report, there's a good chance that you're one of the millions of American consumers whose sensitive personal information was exposed in a data breach at Equifax, one of the nation's three major credit reporting agencies.

## How can I protect myself?

**Monitor your credit reports from Equifax, Experian, and TransUnion — for free — by visiting [annualcreditreport.com](https://annualcreditreport.com).** Accounts or activity that you don't recognize could indicate identity theft. Visit [IdentityTheft.gov](https://IdentityTheft.gov) to find out what to do.

**Monitor your existing credit card and bank accounts** closely for charges you don't recognize.

**Consider placing a credit freeze on your files.** A credit freeze makes it harder for someone to open a new account in your name. Keep in mind that a credit freeze won't prevent a thief from making charges to your existing accounts.

**If you decide against a credit freeze, consider placing a fraud alert on your files.** A fraud alert warns creditors that you may be an identity theft victim and that they should verify that anyone seeking credit in your name really is you.

**File your taxes early** — as soon as you have the tax information you need, before a scammer can. Tax identity theft happens when someone uses your Social Security number to get a tax refund or a job. Respond right away to letters from the IRS.

**Beware of scams related to the breach.** Do not trust e-mails, phone calls, and other forms of communication that appear to come from Equifax or other unrecognized sources regarding the breach. Attackers are likely to take advantage of the situation and craft sophisticated phishing e-mails or calls. Do not provide personal information through phone, e-mail, and online, including your account number(s) and social security number(s).

## Should I place a credit freeze on my files?

Before deciding to place a credit freeze on your accounts, consider your personal situation. If you might be applying for credit soon or think you might need quick credit in an emergency, it might be better to simply place a fraud alert on your files with the three major credit bureaus. A fraud alert puts a red flag on your credit report which requires businesses to take additional steps, such as contacting you by phone before opening a new account.

## How do I contact the three major credit bureaus to place a freeze on my files?

Equifax: Call 800-349-9960 or visit its website, <https://www.equifax.com>.

Experian: Call 888-397-3742 or visit its website, <https://www.experian.com>.

TransUnion: Call 888-909-8872 or visit its website, <https://www.transunion.com>.

## Where can I get more information about the Equifax breach?

You can learn more by visiting the Federal Trade Commission's web page on the breach at <https://www.consumer.ftc.gov/blog/2017/09/equifax-data-breach-what-do>. To learn more about how to protect yourself after a breach, visit <https://www.identitytheft.gov/Info-Lost-or-Stolen>.