

# Equifax Breach - Who's Affected & What Steps To Take

If you have a credit report there's a good chance that you're one of the 143 million American consumers whose sensitive personal information was exposed in a data breach at Equifax, one of the nation's three major credit reporting agencies.

**Here are the facts according to Equifax:** The breach lasted from mid-May through July. The hackers accessed 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. Also, they grabbed personal information of people in the UK and Canada too.

## **There are steps to take to help protect your information from being misused.**

1. Visit Equifax's website: <http://www.equifaxsecurity2017.com>.
2. Find out if your information was exposed. Click on the "Potential Impact" tab and enter your last name and the last six digits of your Social Security number. Your Social Security number is sensitive information. So, make sure you're on a secure computer and an encrypted network connection any time you enter it. The site will tell you if you've been affected by this breach.
3. Whether or not your information was exposed, U.S. consumers can get a year of free credit monitoring and other services. However, that free credit monitoring will require you to enter a credit card number and you'll have to remember to cancel it within a year (if you don't wish to pay for it).

## **Here are some other steps to take to help protect yourself after a data breach.**

- **Monitor your existing credit card and credit union accounts.** Watch closely for charges you don't recognize and if you suspect fraud, contact us and/or your account provider immediately.

- **Consider placing a fraud alert on your credit report.** Placing a fraud alert on your credit report 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.** File your taxes 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.
- **Pull a free copy of your credit report now, and again in a few months.** Below is the information you need to pull a copy of your credit report. Keep in mind that you are entitled to 3 free copies each year, so this is something that should be part of your ongoing credit monitoring practice.

## Pulling A Free Copy Of Your Credit Report

By law you are entitled to receive one free copy of your credit report annually from each of the three credit reporting agencies (Experian, Equifax and TransUnion), so a total of three reports each year. Rather than pulling them all at once, we recommend pulling one of the reports every four months - so January, April & September. This will help you keep a year-round eye on your credit report and catch potential fraudulent activity sooner.



**You can request a copy of your annual credit report in 1 of 3 ways:**

1. Online: visit [www.annualcreditreport.com](http://www.annualcreditreport.com)
2. By phone: call 877-322-8228
3. By mail: print a [request form](#) and mail it to the address listed on the form

## **Review these four key areas of your credit report for accuracy:**

### **1) Personal information**

Your name, address history, social security number, date of birth and employment history.

### **2) Credit history**

This is the largest section of your credit report and will contain information on all the credit accounts you've either opened or co-signed for, including accounts you've closed.

### **3) Credit report inquiries**

Whenever someone inquires about your credit, such as a landlord, lender, or insurance company, this information is recorded and remains on your report for up to two years.

### **4) Public records**

Any public information, such as bankruptcy, late child support, or unpaid taxes, can stay on your credit report for up to 7 years.

Comb through each of these sections and make sure that all the information is correct. If you need assistance, contact us. We can assist you in reading your credit report, disputing any items, and provide advice for building or raising your credit score.

## **The difference between a credit report and credit score**

Your credit report is really a snapshot of your credit use history - your personal information, what kinds of credit you use (credit cards, mortgages, loans), whether you have paid your bills on time, how much of the credit you have used and what is outstanding, banking information, public records, and more.

Your credit score is a number assigned to you that is a mathematical calculation based on the information in your credit report (usually ranging from 300-900). This number shows lenders how much of a risk you are in paying back debt.

The free credit reports you pull will not include your credit score.