

INFORMATION COMPROMISED/ DATA BREACH WHAT NOW?

THE FACTS

Make sure you have all the facts about what happened and what information was compromised. It is important to know what is happening with your information. Local, State, and National news outlets are great sources of information as well as City Offices and County Court Houses.

WHAT DOES COMPROMISED INFORMATION and DATA (SECURITY) BREACH MEAN?

When your information is compromised that means that it has been exposed or made vulnerable to another person without proper authority. This can result from many situations including entering personal information on an unsafe website, giving out sensitive information over the phone, improperly disposing of personal information, or when a company with your information has a data breach. A data breach is an incident in which sensitive, protected or confidential data has potentially been viewed, stolen or used by an individual unauthorized to do so. A security breach is any incident that results in unauthorized access of data, applications, services, networks and/or devices by bypassing their underlying security mechanisms.

WHAT DO I DO NOW?

- **Enroll in offered security services**

In some cases, a security services such as credit monitoring is offer by the breached company to those individuals affected. Be aware of these offers and sign up for the free services, but watch out for auto enrollments that make you pay after a specified time frame.

- **Report the Identity Theft**

If it is a case of possible ID theft or fraudulent scam, reporting the situation to the local and/or federal authorities can help with investigations and potentially stop it from happening to others. Go to www.identitytheft.gov to report the ID theft and get help with a recovery plan.

- **Consider a Credit Freeze or Security Freeze**

(Strongly recommend by outside security experts)

Before deciding to place a credit freeze on your accounts, consider your personal situation. Will you applying for credit soon, applying to rent an apartment or think you might need quick credit in an emergency? You can also decide to 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. A Fraud Lock may also be available through some Credit Bureaus.

To place a Credit/Security Freeze you must contact each Credit Bureau individually and request the action. A freeze remains in place until you remove it. Each Credit Bureau will have more information on their freeze. Be aware that sometimes there is a fee to freeze your information. In this case Equifax has agreed to waive this fee for those signing up in the next 30 days.

- **Monitor your Credit Reports**

You can order a free copy of your credit report from three of the credit reporting agencies at www.annualcreditreport.com. You are entitled to one free report from each of the credit bureaus once per year.

- **Monitor your Bank Accounts and Credit Card Accounts**

You should monitor your financial accounts regularly for fraudulent transactions. Use online and mobile banking to keep a close eye on your accounts.

- **Watch out for Scams related to the breach**

Do not trust e-mails or phone calls that appear to be regarding the breach. Attackers are likely to take advantage of the situation and craft sophisticated phishing e-mails or robo-calls. Do not give out your information to an unknown caller or website. Do not click on links in unfamiliar emails, instead use the internet search bar or URL box to access the sites you need.

HOW DO I CONTACT THE CREDIT BUREAU'S?

Equifax: Call 888-298-0045 for customer care or visit the website <https://www.equifax.com/personal/>.

Experian: Call 888-397-3742 for fraud/id theft assistance or visit the website <http://www.experian.com/> .

TransUnion: Call 800-680-7289 for fraud victim assistance or visit the website <https://www.transunion.com/>.

Below is another one that is becoming a major credit bureau and should be considered.

Innovis: Call 800-540-2505 for customer assistance or visit the website <https://www.innovis.com/>.

ADDITIONAL INFORMATION OUTLETS

Federal Trade Commission

www.ftc.gov : To report or get consumer information about fraud and id theft

www.identitytheft.gov (1-877-438-4338): To report and get recovery help with identity theft

www.onguardonline.gov : For advice on being safe, secure, and responsible online.

Internal Revenue Service

www.irs.gov/uac/identity-protection : if you think you have issues with your taxes due to identity theft.

Social Security Administration

www.socialsecurity.gov , toll free 1-800-772-1213

Medicare

www.medicare.gov , 1-800-633-4227