

## 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, but not limited to...

- 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](http://www.identitytheft.gov) to report the ID theft and get help with a recovery plan.

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

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?

- **Credit Freeze** – locks down your credit

- To place a Credit Freeze, you must contact each of the nationwide credit bureaus (Equifax, Experian or TransUnion) individually and request the action.
- A freeze remains in place until you ask the credit bureau to temporarily lift it or remove it altogether. Each credit bureau will have more information on their freeze. Be aware that sometimes there is a fee to freeze your information.

- **Fraud Alert** – allows creditors to get a copy of your credit report as long as they take steps to verify your identity

- To place a Fraud Alert, you only need to contact one of the three nationwide credit bureaus (Equifax, Experian or TransUnion) – that bureau will transmit your request to the other two.
- Fraud alerts may be effective at stopping someone from opening new credit accounts in your name, but they may not prevent the misuse of your existing accounts. You still need to monitor all bank, credit card and insurance statements for fraudulent transactions.

- **Monitor Your Credit Reports**

You can order a free copy of your credit report from the three nationwide credit bureaus. To order, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call (877) 322-8228. You are entitled to one free copy of your report from each of the nationwide credit bureaus every 12 months.

- **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?**

Contact the national credit bureaus to request fraud alerts, credit freezes (also known as security freezes), and opt outs from pre-screened credit offers.

**Equifax\*\***

(800) 685-1111

[www.equifax.com](http://www.equifax.com)

**Experian\*\***

(888) 397-3742

[www.experian.com](http://www.experian.com)

**TransUnion\*\***

(888) 909-8872

[www.transunion.com](http://www.transunion.com)

**Innovis**

(800) 540-2505

[www.innovis.com](http://www.innovis.com)

\*\*Note:

- When placing a **Credit Freeze**, you must contact each of the three nationwide credit bureaus\*\* individually and request the action.
- When placing a **Fraud Alert**, you only need to contact one of the three nationwide credit bureaus\*\* – that bureau will transmit your request to the other two.

## **ADDITIONAL INFORMATION**

- **If a “Club” Account is Involved** (not “Club 55”)

- Refer to the toll-free number listed on the back of your membership card for assistance with identity theft related matters and/or to file a claim. Cornerstone Bank “Club” accounts include \$2,500 identity theft insurance.

- **Federal Trade Commission (FTC)**

- [www.ftc.gov](http://www.ftc.gov) – To report or obtain consumer information regarding fraud and identity theft
  - Headquarters: (202) 326-2222
- [www.IdentityTheft.gov](http://www.IdentityTheft.gov) – To report identity theft and get a recovery plan
  - The federal government’s one-stop resource for identity theft victims – this site provides streamlined checklists and sample letters to guide one through the recovery process.
  - Recovery Steps Checklist – <https://www.identitytheft.gov/#/Steps>
- [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft) – For identity theft prevention tips and free resources
- [www.ReportFraud.ftc.gov](http://www.ReportFraud.ftc.gov) – To report fraud, scams, and bad business practices
- [www.onguardonline.gov](http://www.onguardonline.gov) – For tips to help you stay safe and secure online
- [www.donotcall.gov](http://www.donotcall.gov) – To report unwanted calls

- **Internal Revenue Service (IRS)**

- [www.irs.gov/uac/identity-protection](http://www.irs.gov/uac/identity-protection) – Regarding issues with taxes due to identity theft
  - Individuals: (800) 829-1040
  - Businesses: (800) 829-4933
  - TTY/TDD: (800) 829-4059
  - Office Locator: <https://apps.irs.gov/app/officeLocator/index.jsp>

- **Social Security Administration (SSA)**

- [www.socialsecurity.gov](http://www.socialsecurity.gov) – To report social security fraud
  - National: (800) 772-1213
  - TTY: (800) 325-0778
  - Office Locator: <https://secure.ssa.gov/ICON/main.jsp>



FEDERAL TRADE COMMISSION

IdentityTheft.gov

## Credit Bureau Contacts

Contact the national credit bureaus to request fraud alerts, credit freezes (also known as security freezes), and opt outs from pre-screened credit offers.

### Equifax

[Equifax.com/personal/credit-report-services](http://Equifax.com/personal/credit-report-services)   
800-685-1111

### Experian

[Experian.com/help](http://Experian.com/help)   
888-EXPERIAN (888-397-3742)

### TransUnion

[TransUnion.com/credit-help](http://TransUnion.com/credit-help)   
888-909-8872

<https://www.identitytheft.gov/#/CreditBureauContacts>

## Federal Government Agencies

### Federal Communications Commission

For help with telephone service:  
<http://www.fcc.gov/cgb>   
1-888-225-5322  
1-888-835-5322 (TTY)

### Legal Services Programs

To locate a legal services provider:  
<https://www.lsc.gov/what-legal-aid/find-legal-aid>

### U.S. Securities and Exchange Commission

To report fraud:  
<http://www.sec.gov/complaint/tipscomplaint.shtml>   
1-800-732-0330

### Social Security Administration

To report fraud: go to  
<http://www.socialsecurity.gov>   
and type "Fraud" in the Search box.  
1-800-269-0271  
1-866-501-2101 (TTY)

### Federal Financial Institutions Examination Council

To locate the agency that regulates a bank or credit union:  
<http://www.ffiec.gov/consumercenter>

### U.S. Department of Justice

To report suspected bankruptcy fraud:  
<http://www.justice.gov/ust/eo/fraud>   
Or send email to:  
[USTP.Bankruptcy.Fraud@usdoj.gov](mailto:USTP.Bankruptcy.Fraud@usdoj.gov)

### U.S. Department of State

To report a lost or stolen passport:  
<http://www.travel.state.gov/passport>   
1-877-487-2778  
1-888-874-7793 (TDD/TTY)

### IRS

<https://www.irs.gov/uac/Taxpayer-Guide-to-Identity-Theft>   
1-800-908-4490

### Federal Trade Commission

To report Identity theft:  
<http://www.Identitytheft.gov>   
1-877-438-4338  
1-866-653-4261 (TTY)

### U.S. Postal Inspection Service

To file a complaint:  
<https://www.uspis.gov/report/>   
1-877-876-2455

### U.S. Postal Service

To place a hold on mail  
<http://www.usps.com/holdmail>   
To locate a post office:  
<http://www.usps.com>   
1-800-275-8777

<https://www.identitytheft.gov/#/Top-Company-Contacts>



COMISIÓN FEDERAL DE COMERCIO

**Robo de Identidad.gov**

## Contactos para los burós de crédito

Póngase en contacto con los burós de crédito para solicitar alertas de fraude, congelaciones de crédito (también conocidas como congelaciones de seguridad) y para optar para no recibir ofertas de crédito pre-seleccionadas.

### Equifax

[Equifax.com/personal/credit-report-services](http://Equifax.com/personal/credit-report-services)   
800-685-1111

### Experian

[Experian.com/help](http://Experian.com/help)   
888-EXPERIAN (888-397-3742)

### TransUnion

[TransUnion.com/credit-help](http://TransUnion.com/credit-help)   
888-909-8872

<https://www.robodeidentidad.gov/#/CreditBureauContacts>

## Agencias del Gobierno Federal

### Federal Communications Commission

Para obtener ayuda con el servicio telefónico:

<http://www.fcc.gov/cgb>   
1-888-225-5322  
1-888-835-5322 (TTY)

### Federal Financial Institutions Examination Council

Para localizar la agencia que regula un banco o cooperativa de crédito:

<http://www.ffiec.gov/consumercenter>

### Legal Services Programs

Para localizar a un proveedor de servicios legales:

<https://www.lsc.gov/what-legal-aid/find-legal-aid>

### U.S. Postal Inspection Service

Para presentar una queja:

<https://www.uspis.gov/report/>   
1-877-876-2455

### U.S. Securities and Exchange Commission

Para presentar una queja de fraude:

<http://www.sec.gov/complaint/tipscomplaint.shtml>   
1-800-732-0330

### U.S. Postal Service

Para suspender el correo

<http://www.usps.com/holdmail>

Para localizar una oficina de correos:

<http://www.usps.com>   
1-800-275-8777

### Social Security Administration

Para presentar una queja de fraude: vaya a

<http://www.socialsecurity.gov>

y escriba "Fraud" en la sección de búsqueda.

1-800-269-0271  
1-866-501-2101 (TTY)

### Federal Trade Commission

Para reportar el robo de Identidad:

<http://www.identitytheft.gov>

1-877-438-4338

1-866-653-4261 (TTY)

### U.S. Department of Justice

Para presentar un supuesto fraude de quiebra:

<http://www.justice.gov/ust/eo/fraud>

O envíe correo electrónico a:

[USTP.Bankruptcy.Fraud@usdoj.gov](mailto:USTP.Bankruptcy.Fraud@usdoj.gov)

### U.S. Department of State

Para Informar de un pasaporte perdido o robado:

<http://www.travel.state.gov/passport>

1-877-487-2778

1-888-874-7793 (TDD/TTY)

### IRS

<https://www.irs.gov/uac/Taxpayer-Guide-to-Identity-Theft>

1-800-908-4490

<https://www.robodeidentidad.gov/#/Top-Company-Contacts>



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## What information was lost or exposed?

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### ▼ Social Security number

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- If a company responsible for exposing your information offers you free credit monitoring, take advantage of it.
  - Get your free credit reports from [annualcreditreport.com](https://annualcreditreport.com). Check for any accounts or charges you don't recognize.
  - Consider placing a [credit freeze](#). A credit freeze makes it harder for someone to open a new account in your name.
    - If you place a freeze, be ready to take a few extra steps the next time you apply for a new credit card or cell phone – or any service that requires a credit check.
    - If you decide not to place a credit freeze, at least consider [placing a fraud alert](#).
  - Try to file your taxes early — 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.
  - Don't believe anyone who **calls** and says you'll be arrested unless you pay for taxes or debt — even if they have part or all of your Social Security number, or they say they're from the IRS.
  - Continue to check your credit reports at [annualcreditreport.com](https://annualcreditreport.com). You can order a free report from each of the three credit reporting companies once a year.
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### ▼ Online login or password


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- Log in to that account and change your password. If possible, also change your username.
  - If you can't log in, contact the company. Ask them how you can recover or shut down the account.
- If you use the same password anywhere else, change that, too.
- Is it a financial site, or is your credit card number stored? Check your account for any charges that you don't recognize.

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## ▼ Debit or credit card number

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- Contact your bank or credit card company to cancel your card and request a new one.
  - Review your transactions regularly. Make sure no one misused your card.
    - If you find fraudulent charges, call the fraud department and get them removed.
  - If you have automatic payments set up, update them with your new card number.
  - Check your credit report at [annualcreditreport.com](https://annualcreditreport.com) .
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## ▼ Bank account information

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- Contact your bank to close the account and open a new one.
  - Review your transactions regularly to make sure no one misused your account.
    - If you find fraudulent charges or withdrawals, call the fraud department and get them removed.
  - If you have automatic payments set up, update them with your new bank account information.
  - Check your credit report at [annualcreditreport.com](https://annualcreditreport.com) .
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## ▼ Driver's license information


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- Contact your [nearest motor vehicles branch](#)  to report a lost or stolen driver's license. The state might flag your license number in case someone else tries to use it, or they might suggest that you apply for a duplicate.
  - Check your credit report at [annualcreditreport.com](https://annualcreditreport.com) .
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## ▼ Children's personal information

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- Request a credit freeze for your child — [if this service is available in your state](#). A credit freeze will make it difficult for someone to use your child's information to open accounts. To place a freeze, follow the specific instructions for each credit bureau:

- [Equifax](#) 
- [Experian](#) 
- [Transunion](#) 

No matter what state you live in, you can check to see if your child has a credit report. Each bureau has specific instructions for these requests:

- [Equifax](#) 
- [Experian](#)  (Click on "Minor Child Instructions" under "Information You Should Know")
- [Transunion](#) 

If a credit bureau has a credit report for your child, the credit bureau will send you a copy of the report. Use the instructions provided with the credit report to remove fraudulent accounts.

Review the FTC's information on [Child Identity Theft](#) .