

Equifax Data Breach: Steps you should take to protect yourself

❑ Step 1

Find out if you are one of the 143 million affected by the breach

A website has been set up to see if you are one of the millions of Equifax customers that have been affected. Go to <https://www.equifaxsecurity2017.com/potential-impact/>

❑ Step 2

Enroll in TrustedID Premier

Equifax is providing a year of free credit score monitoring and ID theft safety program. Enroll in TrustedID – <https://trustedidpremier.com/eligibility/eligibility.html> the service is free whether or not you've been affected by the breach.

❑ Step 3

Monitor your accounts

Be vigilant in reviewing your checking and bank card account statements, checking for any adjustments of your private data and reporting any unauthorized transactions to the respective financial institution.

❑ Step 4

Freeze your credit report or place a fraud alert

Freezing your credit report will make it harder for anybody to open a brand new account using your identity. 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.

To freeze your credit score or place a fraud alert, contact these credit score bureaus:

Equifax: 1-800-349-9960, Experian: 1-888-397-3742, and TransUnion: 1-888-909-8872.

❑ Step 5

Change your passwords and logins

Change your account passwords and login data on any web sites you have login credentials.

❑ Step 6

File your taxes early

File your taxes as soon as you have the tax information you need. 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.

❑ Step 7

Watch out for scams

Be cautious in the event that you are contacted by any suspicious or unrecognized cell phone name, text message content, or email saying you need to pay taxes or a debt—even when they supply your private data.

❑ Step 8

Already experienced identity theft? Here's what to do now:

If you're already a victim of id theft, go to the FTC Identity Theft Recovery web site.

The Federal Trade Commission will assist you in filing an id theft report and creating a restoration plan.