



## Equifax Breach FAQ

### **I've been hearing about the Equifax breach in the news. What happened?**

Equifax, one of three major credit bureaus, experienced a massive data breach. 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 other documents with personal identifying information.

### **Was my information stolen?**

If you have a credit report, there's a good chance it was. Go to a special website set up by Equifax to find out: <https://www.equifaxsecurity2017.com/>. Scroll to the bottom of the page and click on "Potential Impact," enter some personal information and the site will tell you if you've been affected. Be sure you're on a secure network (not public wi-fi) when you submit sensitive data over the internet.

### **How can I protect myself?**

- **Enroll in Equifax's services** | Equifax is offering one year of free credit monitoring, whether or not your information was exposed. You can sign up at [www.equifaxsecurity2017.com](http://www.equifaxsecurity2017.com).
- **Monitor your credit reports** | You can order a free copy of your credit report from all of the credit reporting agencies at [annualcreditreport.com](http://annualcreditreport.com). You're entitled to one free report per year.
- **Monitor your bank accounts** | We encourage you to monitor your financial accounts regularly for fraudulent transactions. Use online/mobile banking to keep an eye on your accounts.
- **Watch out for scams related to the breach** | Do not trust e-mails that appear to come from Equifax regarding the breach. Attackers are likely to take advantage of the situation and craft sophisticated phishing e-mails.

### **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 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 [www.freeze.equifax.com/](http://www.freeze.equifax.com/)

*Experian:* Call 888-397-3742 or visit [www.experian.com/freeze/center.html](http://www.experian.com/freeze/center.html)

*TransUnion:* Call 888-909-8872 or visit [www.transunion.com/credit-freeze/place-credit-freeze](http://www.transunion.com/credit-freeze/place-credit-freeze)

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

You can learn more directly from Equifax at:

<https://www.equifaxsecurity2017.com/>

Find more information 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>