

Consumer Alert: Ideas on how to cope with Equifax data breach

Posted: October 2017

Equifax, one of the three major nationwide credit reporting agencies, recently announced a serious data breach that could impact local consumers.

Some suggested actions that consumers take are as follows:

Find out if your information was compromised by the Equifax breach: Visit <https://www.equifaxsecurity2017.com> to find out if you have been impacted. There have been some reports that information from the site may not be reliable, so it is safest to assume your information has been compromised.

Consider a credit freeze: A credit freeze makes it harder for someone to *open* an account in your name, but it will not stop them from changing accounts once they have access to them. You have to place a freeze with each credit reporting agency — placing a freeze with one agency will not freeze your credit report with other agencies. If you want to open new credit, you will have to lift, or thaw, the credit freeze by contacting the credit reporting agencies. There may be a charge for placing a freeze (Equifax is waiving the fee until Nov. 21, 2017).

Check your credit reports from the three major credit reporting agencies: Visit annualcreditreport.com to check your credit reports for free to check for suspicious activity; each credit reporting agency must give you a free copy once a year. Request a report from a different credit bureau every four months (120 days) to keep up to date on changes to your credit report.

Review your bank statements, credit card statements, and other account statements for suspicious charges: Contact the bank or credit card company immediately if you see charges you don't recognize.

Take action if you believe there has been unauthorized activity on your accounts or that you are a victim of identity theft:

- Report identity theft to the Federal Trade Commission at www.identitytheft.gov,
- Place a credit freeze on your credit files,
- File a police report and send a copy to the three major credit reporting agencies, and
- Visit the [Attorney General](#) and [Federal Trade Commission](#) websites for additional information.

If you need help understanding your credit report or would like more information about credit reports contact our Housing Resource Center at resourcecent@hayc.org or call 503.883.4335.