

Equifax Data Breach: What do I do now?

- Consider whether you want to sign up for the free credit monitoring services that Equifax is offering. <http://www.equifaxsecurity2017.com>
- Get your free credit reports from [annualcreditreport.com](http://www.annualcreditreport.com), and check for any accounts or charges you don't recognize. You can order a free report from each of the three credit bureaus once a year.
- 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, you'll have to lift the freeze before 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](#)

What's the difference between a credit freeze and a fraud alert?

A credit freeze locks down your credit. A fraud alert allows creditors to get a copy of your credit report as long as they take steps to verify your identity. For example, if you provide a telephone number, the business must call you to verify whether you are the person making the credit request. 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.

- 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 www.annualcreditreport.com. You can order a free report from each of the three credit reporting agencies once a year.

- Three Primary Credit Reporting Agencies:

Equifax	https://www.equifax.com/personal/?/
TransUnion	https://www.transunion.com/
Experian	http://www.experian.com/

- Additional Resources:

Innovis	https://www.innovis.com/
<i>Innovis is a credit reporting agency.</i>	
LifeLock	https://www.lifelock.com/
<i>Lifelock provides identity theft protection.</i>	

If you discover that you have been the victim of Identity theft visit the **Federal Trade Commission's** Identity Theft site <https://identitytheft.gov/>

Even if you are not a victim you will find numerous resources on this site.