

Consumer Security Advisory

2017 Equifax data breach

Background on Equifax data breach incident:

- Cybersecurity incident occurred from May 13, 2017 to July 30, 2017
- On Aug. 2, 2017, Equifax contacted a leading, independent cybersecurity firm, Mandiant, to assist in conducting a comprehensive forensic review to determine the scope of the breach and identify specific data impacted
- The incident was announced publicly Sept. 7, 2017
- 143 million American consumers had personal information exposed, including almost 5.5 million Pennsylvanians.
 - That information could include name, Social Security number, birth date, address and driver's license number
 - Credit card numbers for approximately 209,000 U.S. consumers and certain dispute documents with personal identifying information for approximately 182,000 U.S. consumers were accessed

Who should be concerned?

- Anyone who has a credit report should check to see if their personal information was exposed.

How to check to see if my information was accessed:

- Equifax established a dedicated website: www.equifaxsecurity2017.com to help consumers determine if their information was impacted.
 - When you visit the website, click on the "Am I Impacted" tab toward the bottom.
 - On the new page, click on the next "Am I Impacted?" tab.
 - You will be asked to type in your last name and the last six digits of your Social Security number.
 - Once you submit, you will receive a message acknowledging if your information has or has not been accessed.
- Additionally, Equifax has a dedicated call center at: 866-447-7559, which is open seven days a week from 7 a.m. to 1 a.m. Eastern Time.
- Finally, Equifax will send direct mail notices to consumers whose credit card numbers or dispute documents with personal identifying information were impacted.

Will Equifax contact me by phone?

- No, unless you leave a message at the call center. *Please beware of potential scammers who may represent that they are from Equifax if you did not leave a message at the call center.*

Free identity theft protection is available for one year:

- Equifax is offering free credit file monitoring and identity theft protection *to all U.S. consumers with a U.S. Social Security number* for a year, regardless of whether they are definitely impacted.

- *Please make sure that you are signing up for the free service and not the fee-based services. Equifax has both.*
 - If you sign up for the service, you do not waive your right to sue.
 - This free service is good only for Equifax and not for Experian and TransUnion.
- Monitoring will be provided by TrustedID and includes 3-bureau credit monitoring (Equifax, Experian and TransUnion)
- Information on how to enroll and activate the identify theft protection is available by clicking the “Enroll” tab at the bottom of the Equifaxsecurity2017 home page.
 - You will be asked to input your last name and last six digits of your Social Security number.
 - You will be given the option to enroll in TrustedID Premier.
 - If you want to enroll, click the enroll button
 - You will be asked to provide additional information to verify your identity including a valid e-mail address and mobile phone number.
 - Within a few days, you will receive an e-mail with a link to activate TrustedID Premier.
 - If you do not receive the e-mail within a few days, check your spam and junk folders.
 - When the e-mail arrives, follow the link to verify your e-mail address and complete your enrollment.
 - You will be asked to create a password and verify your identity by answering a few brief questions that only you should know. Please keep your password safe.
- **You should enroll by Monday, Nov. 20, 2017.**

Further steps that you can take to protect yourself against a data breach:

- Beware of unsolicited calls or emails offering help with credit protection and do not give your personal information to anyone you can't verify. Some scammers and identity thieves are using this data breach as a pretense to snare additional victims.
- Check your credit reports for FREE by visiting www.annualcreditreport.com. Accounts or activity that you don't recognize could indicate identity theft. Visit www.IdentityTheft.gov to find out what to do. (Be sure to use the address ending in .gov)
- Consider placing a credit freeze on your files. This makes it harder for someone to open a new account in your name. *Note: You may have to pay a fee for this service (usually \$10) but there's no fee if you're 65 and older.*
- Monitor your existing credit card and bank accounts closely for charges you don't recognize.
- Consider placing a fraud alert on your files. This 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.
- Visit www.Identitytheft.gov/databreach to learn more.

If you believe you have been a victim of identity theft or fraud, contact:

- PA Attorney General's Bureau of Consumer Protection at: 1-800-441-2555 or online at: scams@attorneygeneral.gov
- Federal Trade Commission: Call Identity Theft Hotline at: 1-877-ID-THEFT or online at: www.identitytheft.gov