



Financial Wellness...

Protecting Yourself

How the Equifax Data Breach Might Affect You

What Happened:

Equifax, one of the three major credit bureaus in the U.S. reported in September that their data base had been breached by computer hackers. This means that 143 million consumers may have had their personal information-social security numbers, birth dates, addresses, and maybe even more information-obtained illegally. What should you do?

Check To See If Your Information May Have Been Affected:

- Go to the Equifax website
www.equifaxsecurity2017.com

OR

- Call 1-866-447-7559 between
8 a.m. and 12 midnight seven
days a week

Remember:

Double check the spelling when going online as there have been reports of imposter websites popping up.

Be sure to use a secure internet connection and not a free public wireless connection because you WILL be asked to provide the last 6 digits of your social security number.

There may be heavy call volumes, so expect busy signals or try to call later in the evening.

Beware Of Scams!!!

- Equifax will NEVER call you unless you have left them a message on their hotline.
- Equifax has NOT sent out any emails or mailed letters regarding this breach so beware of imposters who may try contacting you for personal information

What You Can Do:

Stolen information puts you at risk for years to come so it is important to be checking your monthly credit card and bank statements for any suspicious or unknown charges. Contact your credit card provider, bank or credit union immediately if you notice any unusual activity on your accounts. Also, be very careful when sharing any personal information.

Another good practice to protect your identity is to look at your credit report on a timely basis. The University of Wisconsin-Extension "[Check Your Free Credit Report: 2/2, 6/6, 10/10](#)" campaign makes the process of ordering and reviewing a free credit report as easy as possible. Anyone can sign up to receive an email reminder from UW-Extension three times a year—on 2/2, 6/6, and 10/10. That way you are viewing one report every four months so you can be sure that the information is up-to-date and accurate year-round.

In addition, there are things you can do with your credit reports that can further protect you. Keep in mind that there are pros and cons to each of these options so be sure that the action you choose makes sense for you and your financial situation. Each option is highlighted below:

Sign Up For Free Credit Monitoring

Equifax is providing one year of free credit monitoring, whether or not your personal information has been stolen. Go to www.equifaxsecurity2017.com for enrollment information. You will be provided an enrollment date and the website to the free credit monitoring service from Trusted ID Premier. The free enrollment offer has been extended to January 31, 2018.

Place a Security Freeze On Your Account

Equifax will soon be offering free credit freezes for life for everyone. A security freeze prevents others from accessing your credit report for the purpose of opening new accounts. A freeze has no effect on existing accounts or on your credit score. You must lift the freeze each time you want to apply for new credit. This may not be a good option if you plan to apply for credit in the near future.

Place A Fraud Alert On Your Account

This is a free alternative to a security freeze. Alerts flag your credit report so that lenders must take additional steps to verify your identity. Create a fraud alert by contacting one of the 3 credit bureaus/ they will notify the other 2. There are different kinds of alerts depending on your situation, if you have been a victim of ID theft, or if you are in the military, so do what applies to you

If you have additional questions, please contact:

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