



Equifax Data Breach – What To Do? (continued)

Here's what you need to know including how to freeze your credit:

1. Federal law allows you to obtain a free copy of your credit report every 12 months from each credit reporting agency by going to this site:
<https://www.annualcreditreport.com/index.action> You can request a copy of your report now and make sure all information is correct. It's good practice to request your credit report periodically to monitor changes on your report and identify any suspicious activity.
2. Equifax is currently offering a free one-year credit file monitoring and identity theft protection plan that you can learn more about and access here:
<https://www.equifaxsecurity2017.com/> This may sound like a great offer, however it might be counter-intuitive to ask the company that just exposed all of your personal information to hackers to help protect you from identity theft.
3. The only way to protect against someone fraudulently opening an account in your name is with a "credit freeze." This prevents creating new credit in your name without your authorization. You should do this with all three of the credit agencies. It is free with Equifax and costs \$10 each with TransUnion and Experian. Once frozen, you need a password to open a new account. Below is a link to additional information about credit freezes and how to implement them: <http://clark.com/personal-finance-credit/credit-freeze-and-thaw-guide/>
4. Your financial losses would be limited if you prove you have been a victim of identity theft. However, the mess of fixing problems from an identity theft, often lasting many years, is incalculable.

Although we are not experts on data security, we urge you to take action now to help secure your credit and personal information. Doing so could save you money and untold aggravation.