

## **EQUIFAX DATA BREACH SEP. 2017**

*\*How to see if you are affected and what to do about it if you are.*

Category: Security Alert

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Target Audience: Computer Club members and their families and friends

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- How to check if any of your Names/Social Security numbers were affected by the Breach (Free): Here's a quick link to the **EQUIFAX checker site**; it only takes about 30 sec. per name to run:  
<https://www.equifaxsecurity2017.com/potential-impact/>
- IF your personal information shows "**POSSIBLY IMPACTED**" on the Checker Site above, you may wish to take steps to Lock/Freeze your Credit Reports with each of the "Big 3" Credit Bureaus (Equifax, Experian, and Transunion).

### **STEPS TO TAKE TO PROTECT YOUR CREDIT REPORTS**

1. Click on this link to see the E-mail for preventive measures to take that was sent to me last week as an existing Experian Member:  
[http://www.experian.com/news/mf-data-breach-five-things-information-stolen.html?ty=mf&pc=crm\\_exp\\_0&cc=emm\\_f\\_s\\_act\\_32222\\_adhoc\\_20170908\\_x\\_100](http://www.experian.com/news/mf-data-breach-five-things-information-stolen.html?ty=mf&pc=crm_exp_0&cc=emm_f_s_act_32222_adhoc_20170908_x_100)
2. You can begin by attempting to place either 90-day or 1-year free Fraud Alerts buttons on your Credit Reports or go directly to the Security Freeze buttons shown in the link above.
3. In most cases, the Fraud Alerts are Free (in California), however, the Security Freezes cost money \$\$, as State Law dictates. Different States have different fees for Freezing your Credit Reports. See this link in case you live out of State or have other residences there:  
<http://www.experian.com/news/security-freeze.html> Simply click on the link for your State to get your Freeze/Unfreeze fees.
4. My research shows that Freezes are better than Fraud Alerts, so think carefully about which you wish to do. It took me 6 days to get all my Credit Reports locked up.

### **LOCKING & FREEZING NOTES:**

**Transunion** and **Equifax** Credit Reports can be Locked or Freezed via website as in the link in #1 above; but due to the high number of people out

there doing the same thing you are, you must be patient. It may take days to do these, not minutes or even hours as one might expect using instantaneous devices like computers and laptops/tablets.

**Important Note:** At today's date, 9.18.2017, the **Experian** web site link for Freezing your Credit Report does **NOT** work, and has not worked since 9/12 last week. Their link is broken and doesn't produce an error message as do Transunion or Equifax when their sites are overloaded; it just sits there on a Gray screen saying "Loading..." and nothing happens even after 3 hrs.

## HOW TO FREEZE YOUR EXPERIAN REPORT:

### **There are 2 ways to do this:**

- Call this number using your Cell. phone: **1-888-397-3742 options 2, 2, 1, 2**. Follow the prompts to enter in your personal information including your SS#, DOB, etc.
- Use the main Experian link here: [http://www.experian.com/news/mf-data-breach-five-things-information-stolen.html?ty=mf&pc=crm\\_exp\\_0&cc=emm\\_f\\_s\\_act\\_32222\\_adhoc\\_2017\\_0908\\_x\\_100](http://www.experian.com/news/mf-data-breach-five-things-information-stolen.html?ty=mf&pc=crm_exp_0&cc=emm_f_s_act_32222_adhoc_2017_0908_x_100) or visit [www.experian.com](http://www.experian.com) and sign up for their **EXPERIAN CREDITLOCK subscription Credit Report monitoring service**. This will allow you to Freeze/UnFreeze your Credit Report from your signed in account (with a Password you create) whenever you wish. [This is how I did mine before I found out about the phone number above].

## FEES CHARGED:

More detailed information here may guide you on which preventive measures you take to protect your Credit Reports with the 3 Bureaus based on various costs and fees as stated on Page 1, Item #3.

*Here are some further guidelines:*

1. To Freeze/UnFreeze/Refreeze all 3 Credit reports at all 3 Bureaus costs **\$90** in California *for adults under 65 years of age*. (Credit Freezes/Lifts are **\$10 each**).
2. To Freeze/UnFreeze/Refreeze all 3 Credit reports at all 3 Bureaus costs **about \$45** in California *for adults over 65 years of age*. (Credit Freezes/Lifts are **\$5 each** or free in some cases).
3. Freezing/UnFreezing/Refreezing can be made much simpler by purchasing a paid Credit Monitoring service from either Experian or Transunion for \$19.99/mo., or \$239.88/yr.
4. I chose not to purchase a Credit Monitoring service from Equifax as they were hacked and I do not trust them at the moment. I went with Experian's CreditLock product instead.
5. From my research, Experian, who I purchased the Credit Monitoring service states that the State Fees mentioned above in #1 & #2 can still be charged **IN ADDITION TO THE \$19.99/mo. you could be**

**paying for your Monitoring Service.** As of this writing, my ATM card has not been charged for my Experian Credit Report freeze which I did through my online account with them. [That fee may show up later, and I am Ok with that since the Freeze fee is a 1-time fee but it is in addition to my monthly subscription cost of the Monitoring Service.]

## **SUMMARY:**

### Benefits of Locking/Freezing your Credit Reports:

If Criminals who have obtained your personal information via the Equifax Breach attempt to make application for a new Credit Card or Auto-Loan or Mortgage-Loan in your name, they will be blocked and you must be called by the Lender or Credit-Issuer to verify that you indeed are requesting that Credit Card or Loan. If it was not you, they will be stopped before they get started. If you indeed did apply for that Credit Card or Loan, you must take steps to unfreeze all 3 of your Credit Reports for a time, such as 30-days, or provide them with a temporary Pin which provides short term access for them to process Credit for you in your name such as a 1-day or 7-day period.

### Benefits of Purchasing a Credit Monitoring Service:

One of the things that this Service will provide is that if the above situation occurs, the Service will instantly send out a Fraud Alert text or E-mail to your Cell. phone (you must have texting capability to get the texts) warning you that someone attempted to take out Credit in your name without your permission. Knowing that right away, you can take appropriate steps such as using a Computer to log in to your Service online account and read any Alerts sent to you by the Service, and get their phone number and call them on the phone to take further action if required. Further action might be if fraudulent charges began appearing on your Bank Account or Credit Card statements. I recommend that you have at least 1 Monitoring Service if you can, as the sooner you know you have been hacked the sooner you can take either preventive or corrective action including reporting it to law enforcement agencies, your Credit Card company, Bank, etc.

**\*\*Disclaimer:** Please be aware that this advice is only intended to help people get their Credit Reports locked up, and I am not a professional accountant or attorney and not giving them any kind of legal advice. This information I am presenting is only based on my personal experience with Locking/Freezing my own personal Credit Reports. I will not be financially responsible nor liable for any financial damages ensued by following my advice on how to do this. Read this document carefully, and proceed only if you understand the risks that are involved.

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