



# What to do following the Equifax Data Breach

Watch Hill Bank wants to help protect you and your financial information. We want to make sure that you are aware of the Equifax data breach, and help inform you as to what you should do to determine if your personal information has been compromised, and what you can do to protect yourself in the future.

The Equifax data breach was initially discovered on July 29th. The company responded by promptly hiring an independent security firm to begin investigating. Then names, Social Security numbers, birthdates, addresses, and some driver's licenses were learned to have been compromised.

For more information about the Equifax breach, please visit Equifax's website:

[www.equifaxsecurity2017.com](http://www.equifaxsecurity2017.com)

You are entitled to a free annual credit report. You may do this by going to [www.annualcreditreport.com](http://www.annualcreditreport.com). If someone is using your personal or financial information to make purchases, get benefits, file taxes, or commit fraud; that is identity theft. Visit [IdentityTheft.gov](http://IdentityTheft.gov) to report identity theft and get a personal recovery plan.

The site provides detailed advice to help you fix problems caused by identity theft, along with the ability to:

- > Get a personal recovery plan that walks you through each step.
- > Update your plan and track your progress.
- > Print pre-filled letters and forms to send to credit bureaus, businesses, and debt collectors.

Go to [IdentityTheft.gov](http://IdentityTheft.gov) and click "[Get Started.](#)"

There's detailed advice for tax, medical, and child identity theft – plus over thirty other types of identity theft.

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## Equifax Breach Frequently Asked Questions

### **I've been hearing about the Equifax breach in the news. What happened?**

Equifax, one of the three major credit bureaus, experienced a massive data breach. The hackers accessed people's names, Social Security numbers, birth dates, addresses and, in some instances, driver's license numbers. They also stole credit card numbers for about 209,000 people and dispute documents with personal identifying information for about 182,000 people.

### **Was my information stolen?**

If you have a credit report, there's a good chance it was. Go to a special website set up by Equifax to find out: <https://www.equifaxsecurity2017.com>. Scroll to the bottom of the page and click on "Potential Impact," enter some personal information and the site will tell you if you've been affected. Be sure you're on a secure network (not public wi-fi) when you submit sensitive data over the internet.

## How Can I Protect Myself?

- > **Enroll in Equifax's services.**

Equifax is offering one year of free credit monitoring and other services, whether or not your information was exposed. You can sign up at <https://www.equifaxsecurity2017.com>.

- > **Monitor Your Credit Reports**

In addition, you can order a free copy of your credit report from all three of the credit reporting agencies at [annualcreditreport.com](http://annualcreditreport.com). You are entitled to one free report from each of the credit bureaus once per year.

- > **Monitor your bank accounts.**

We also encourage you to monitor your financial accounts regularly for fraudulent transactions. Use online and mobile banking to keep a close eye on your accounts.

- > **Watch out for scams related to the breach.**

Do not trust e-mails that appear to come from Equifax regarding the breach. Attackers are likely to take advantage of the situation and craft sophisticated phishing e-mails.

## Should I place a credit freeze on my files?

Before deciding to place a credit freeze on your accounts — at a cost of \$5 per agency in Ohio — consider your personal situation. If you might be applying for credit soon or think you might need quick credit in an emergency, it might be better to simply place a fraud alert on your files with the three major credit bureaus. A fraud alert puts a red flag on your credit report which requires businesses to take additional steps, such as contacting you by phone before opening a new account.

## How do I contact the three major credit bureaus to place a freeze on my files?

- > Equifax: Call 800-349-9960 or visit its website:

[https://www.freeze.equifax.com/Freeze/jsp/SFF\\_PersonalIDInfo.jsp](https://www.freeze.equifax.com/Freeze/jsp/SFF_PersonalIDInfo.jsp)

- > Experian: Call 888-397-3742 or visit its website:

<https://www.experian.com/freeze/center.html>

- > TransUnion: Call 888-909-8872 or visit its website:

<https://www.transunion.com/credit-freeze/place-credit-freeze>

## Where can I get more information about the Equifax breach?

You can learn more directly from Equifax at <https://www.equifaxsecurity2017.com>. You can also learn more by visiting the Federal Trade Commission's web page on the breach at <https://www.consumer.ftc.gov/blog/2017/09/equifax-data-breach-what-do>. To learn more about how to protect yourself after a breach, visit <https://www.identitytheft.gov/Info-Lost-or-Stolen>.