

PROTECTING YOURSELF AFTER THE

EQUIFAX

BREACH

WAS MY INFORMATION INCLUDED IN THE BREACH?

Equifax has set up a website (<https://www.equifaxsecurity2017.com/>) and phone line (888-548-7878) through which you can check if your information was part of the breach.

HOWEVER, many people have raised concerns about of the reliability and security of these tools. With the sheer number of affected people Equifax has reported, if you are over the age of 18 and have ever opened a bank account, taken out a loan, or applied for a credit card then there is a significant chance that your information was exposed.

HOW DO I MONITOR MY ACCOUNTS FOR FRAUD?

A good offense is the best defense in this situation. Vigilantly monitor your accounts and credit reports and you can often catch fraudulent activity before it becomes a serious issue.

MONITOR YOUR BANK ACCOUNTS

Check your accounts regularly for any unusual charges or missing funds.

MONITOR YOUR MAIL

To make sure you aren't receiving bills from unknown entities.

MONITOR YOUR CREDIT REPORTS - for accounts you did not open, incorrect personal information, wrong amounts associated with the accounts listed on your credit report.

WHAT TO DO RIGHT NOW

- **Request a credit report** - online (annualcreditreport.com); over the phone (1-877-322-8228); or by mail.

This will require you to actively request a new credit report every few months, but it's a cost-effective way to stay updated about changes to your credit report.

- **Initial Fraud Alert** - You can contact any of the three credit bureaus and request an initial fraud alert, which will be kept on your file for 90 days.

Equifax is offering a free year of credit monitoring to victims of the breach. However, be sure to carefully read the terms of agreement and look out for hidden expenses and fees.

WHAT TO DO GOING FORWARD

- **Space out your annual credit reports** - so you receive a free, updated credit report every 4 months.

All three major credit bureaus (Equifax, Experian, and TransUnion) are required by law to issue you one free credit report every year.

- **Sign up for credit monitoring** - which automatically alerts you to changes to your credit reports.

This requires creditors to flag any new credit requests in your name and take reasonable steps to verify whether you are the person making the credit request.

WHAT TO DO IF I'M A VICTIM?

REPORT ANY FRAUDULENT ACTIVITY

To your financial institution, the three major credit bureaus, and law enforcement officials. You will also be advised to file an [Identify Theft Report](#) with the Federal Trade Commission.

REQUEST AN EXTENDED FRAUD ALERT

If you've created an Identity Theft Report, you can request an extended fraud alert on your credit file. This requires creditors to verify you're the person making a credit request for the next 7 years.

CREDIT/SECURITY FREEZE

A security freeze on your credit report prevents new credit and accounts from being opened in your name. You can place a freeze on your credit file at any time, but you must contact each credit reporting company. This also means you won't be able to apply for credit as easily if you were planning to open a new account or apply for a loan.

The Montana Attorney General's Office has [created a link](#) on their website to provide guidance to Montana Consumers who may be affected by this data breach.

If you're having any issues with any of these financial agencies contact **Senator Jon Tester's office at 406.257.3360** and/or the **Montana Attorney General's Office of Consumer Protection at 406.444.4500.**



U.S. SENATOR FOR MONTANA

JON TESTER