



## Equifax Data Breach – How to Protect Yourself

This major cybersecurity theft has exposed the personal information of 143 million Americans. Information accessed include names, Social Security numbers, birth dates, addresses and, in some instances, driver's license numbers.

Money expert Clark Howard said this is “absolutely the worst data breach in the history of the modern era.” He recommends that people should NOT sign up for Equifax's free credit monitoring. He says the breach is so severe that the criminals will be able to use this information for decades, so one year of credit monitoring isn't good enough.

Additionally, when Howard tried to find out from Equifax if his credit information was affected, he got 3 different answers for the 3 times he contacted Equifax. “So, was I affected or not? I still don't have a yes or no answer, but it sounds like a maybe.” Howard suggests freezing your credit.

A credit freeze allows you to seal your credit reports and use a personal identification number (PIN) that only you know and can use to temporarily “thaw” your credit when legitimate applications for credit and services need to be processed. The added layer of security means that thieves can't establish new credit in your name even if they are able to obtain your personal information.

Freezing your credit files has no impact whatsoever on your existing lines of credit, such as credit cards. You can continue to use them as you regularly would even when your credit is frozen. In California, the cost is \$10 per person per bureau to freeze a credit report if you are under 65 and is free to those 65 and older. (Legislators are considering waiving the \$10 fee because of the Equifax breach.) Here are the links for each credit bureau.

- ➔ <https://www.freeze.equifax.com>
- ➔ <https://www.experian.com/freeze/center.html>
- ➔ <https://www.transunion.com/credit-freeze/place-credit-freeze>

If freezing your credit is not an option for you because you are trying to obtain a new loan, the State of California Dept. of Justice recommends placing a fraud alert on your credit file. A fraud alert lasts 90 days and can be renewed. Here are the links and phone numbers to place a fraud alert.

- ➔ Experian - 1-888-397-3742, [experian.com/fraud/center.html](https://www.experian.com/fraud/center.html)
- ➔ Equifax - 1-888-766-0008, [alerts.equifax.com](https://www.equifax.com/alerts)
- ➔ TransUnion - 1-800-680-7289, [transunion.com/fraud](https://www.transunion.com/fraud)

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