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FOR IMMEDIATE RELEASE

PRESS RELEASE

Protecting yourself from cyber security breaches

Equifax was hacked, now what are you going to do?

Now that we are aware of the data breach, what do we do? Equifax is one of the three largest credit reporting agencies. 143 million people may have been affected by the recent data breach. Cyber criminals may now have the names, social security numbers, birth dates, addresses and driver's license number of over 100 million consumers in Equifax's database.

Equifax is offering a free 1-year credit monitoring subscription to assumed victims via their credit monitoring service called Trusted ID. But, read the fine print. It appears that signing up for this service may require you to waive (sign away your rights) to sue Equifax. It may be a better idea to request free copies of your credit report under the FCRA. The Fair Credit Reporting Act (FCRA) gives you specific rights when you are, or believe that you are, the victim of identity theft which include a free copy of your credit report. And remember, not only are you at risk, but your spouse, children, and anyone in your household may be affected.

Here are some tips to help you mitigate this breach:

First, order copies of your credit report from all three bureaus. Inform them that your information may have been stolen due to the Equifax breach and you would like current copies of your credit report mailed to you. You may also get free copies of your credit reports from all three bureaus by visiting www.annualcreditreport.com. Look for unexplained charges or withdrawals. Meticulously check your credit card statements, bank statements, and credit reports for incorrect information.

Second, contact the credit bureaus and add a Fraud Alert. A fraud alert warns creditors that you may be an identity theft victim and that they should verify that anyone seeking credit in your name really is you. A credit freeze makes it harder for someone to open a new account in your name.

Third, change the passwords on all of your online accounts. This should be done on a regular basis as an added measure of security.

It is very important to be on the lookout and protect your identity and credit at all costs.

Help Me Help You is a nonprofit agency that offers financial literacy education including credit repair classes and money management services. Contact the office at 562-612-5001 if you need assistance in any of these areas. You can also find more information on the website at www.helpmehelpu.org.

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