## Equifax Data Breach: What Do You Do Now?

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MADISON – Equifax, one of the nation's three major credit reporting agencies, reported a data breach yesterday that may affect as many as 143 million Americans – nearly 44% of the United States population. Equifax has set up a website (www.equifaxsecurity2017.com) that allows consumers to check if their information may have been exposed in the breach. The Wisconsin Department of Agriculture, Trade and Consumer Protection (DATCP) advises all affected Wisconsin consumers to take additional steps to protect their credit record.

According to Equifax, hackers gained access to certain files between mid-May and late July of this year. Information in the breach includes consumers' names, Social Security numbers, birth dates, and addresses. Some consumers' credit card numbers, driver's license numbers, and dispute documents (that contain personally identifying information) were also accessed.

Equifax has established a dedicated call center at 866-447-7559 to answer consumers' questions about the breach. The call center is open every day (including weekends) from 6:00 a.m. – midnight, Central Time.

## If you believe you may have been affected by this data breach, take these next steps:

- Download a copy of the DATCP fact sheet "Data Breach: What to do if it happens to you."
- Consider placing a free 90-day (renewable) fraud alert on your credit reports by contacting one of the three major credit reporting bureaus: <u>Experian</u> (888-397-3742), <u>TransUnion</u> (800-680-7289), or <u>Equifax</u> (888-766-0008). When you place a fraud alert with one bureau, that bureau will relay the request to the other two companies on your behalf. 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 is actually you.
- For an even higher level of protection, you may wish to place a security freeze on your credit reports. A freeze bars access to your reports to almost anyone without your express permission. Additional information about freezes is available in DATCP's credit report security freeze fact sheet.
- Request a free credit report from the three credit bureaus by visiting <u>www.annualcreditreport.com</u> or calling (877) 322-8228. Check your report for irregularities.
- If you have additional questions about identity theft or wish to file an identity theft complaint with DATCP, visit <u>datcp.wi.gov</u> or contact the Bureau of Consumer Protection by phone at (800) 422-7128 or by email: <u>mailto:DATCPWisconsinPrivacy@wi.gov</u>.

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