

## Equifax Security Breach

On Sept. 7, 2017 an Equifax Inc. press release announced a cybersecurity incident potentially impacting approximately 143 million U.S. consumers. Criminals exploited a U.S. website application vulnerability to gain access to certain files.

The following information is known regarding the incident as of Sept. 13, 2017.

- An independent investigation by a cybersecurity firm determined information had been accessed between mid-May and July
- Approximately 143 million U.S. consumers had information accessed
  - o Compromised information included:
    - Names
    - Social Security Numbers
    - Birth Dates
    - Addresses
    - Driver's Licenses
- Approximately 209,000 credit card numbers were accessed
- Approximately 182,000 dispute documents with personally identifying information were accessed

Equifax has set up an informational website and identity theft monitoring for consumers

- Consumers can determine if their personal information may have been impacted by visiting [www.equifaxsecurity2017.com](http://www.equifaxsecurity2017.com)
- Through Nov. 21, 2017 consumers – whether affected by the breach or not - can sign up for TrustedID Premier credit monitoring at no charge
  - o Enrollees in the program will have complimentary access to:
    - Equifax credit report
    - Credit file monitoring at all three major credit bureaus
    - Equifax credit report lock
    - Social security number monitoring
    - \$1 million in identity theft insurance
    - Signing up for this program does not waive any rights to take legal action, as the restrictive language previously included in the terms of use for this program has been removed

Equifax is offering service to consumers to place a freeze on their credit files at no charge through Nov. 21, 2017.

- Consumers can place, lift or permanently remove a freeze from their Equifax credit files at [https://www.freeze.equifax.com/Freeze/jsp/SFF\\_PersonalIDInfo.jsp](https://www.freeze.equifax.com/Freeze/jsp/SFF_PersonalIDInfo.jsp)
- Consumers who have paid for this service since Sept. 7, 2017 – the day Equifax announced the breach – will receive a refund.

Consumers can also visit the following websites for tips on how to protect their identity.

- [www.stophedatabreaches.com](http://www.stophedatabreaches.com)
- The Federal Trade Commission's website;  
<https://www.consumer.ftc.gov/features/feature-0014-identity-theft>