

Update: Protecting Your Personal Information Following the Equifax Data Breach

If you have a credit report, there's a good chance that you're one of the 143 million American consumers whose sensitive personal information was exposed in the 2017 data breach at Equifax, one of the nation's three major credit reporting agencies. According to Equifax, the breach lasted from mid-May through July. The hackers accessed people's names, Social Security numbers, birth dates, and addresses.

In March 2018, Equifax announced that it had also confirmed the identities of consumers whose partial driver's license information were taken during the 2017 breach.

You can take the following steps to reduce the vulnerability of your personal information:

- If you have not already done so, find out if your personal information was impacted by the data breach by going to www.equifaxsecurity2017.com
- Check the information contained in your Equifax credit report. You can access your report by going to the Equifax website by going to: www.AnnualCreditReport.com. This is the only free, government sanctioned credit report website. Other websites may charge fees or push other services.
- Monitor all your credit files throughout the year. Get a free copy of your credit report from the other credit reporting companies (Experian and TransUnion), staggering your requests so that you will get a copy of a report every 4 months.
- For most protection, "freeze" your credit report with each company. Freezing your credit reports prevents anyone from obtaining your credit information without your authorization.
 - Once frozen, you'll need to unfreeze the report to apply for new credit (e.g. for car loans or a mortgage) and refreeze the report once the application is processed.
 - **Effective October 1, 2018, Maryland law will prohibit all credit reporting companies from charging a fee to freeze, temporarily suspend or unfreeze your report.** To freeze your account with Equifax: go to <https://www.freeze.equifax.com> or call 1-800-685-1111; for Experian, go to www.experian.com/freeze; and for Transunion, go to <https://annualcreditreport.transunion.com/fa/securityfreeze/landing>.
- If your driver's license information was taken during the 2017 breach, Equifax will notify you by U.S. Postal mail, and offer identity theft protection and credit file monitoring services at no cost.
- Be extra careful about incoming offers and suspicious e-mail links if your personal information was impacted. Never click on suspicious links or provide additional personal information unless you can verify who is asking for it and why it is needed.

For more information on avoiding and addressing Identity Theft, or to obtain this information in an alternate format, contact us at 410-313-6420 or consumer@howardcountymd.gov.