

# Legal Assistance of Western New York, Inc. ®



We provide free legal aid to people with civil legal problems in western New York.

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## Equifax Breach

The recent Equifax breach has left many wondering, how do I know if I might have been affected? How can I protect myself from identity theft?

There are several ways to protect yourself if you think you have been impacted by the breach. For more information about the steps you can take to protect yourself, visit the Consumer Financial Protection Bureau website here:

[https://www.consumerfinance.gov/about-us/blog/top-10-ways-protect-yourself-wake-equifax-data-breach/?utm\\_source=twitter&utm\\_medium=social&utm\\_campaign=identitytheft2017&utm\\_term=20170918](https://www.consumerfinance.gov/about-us/blog/top-10-ways-protect-yourself-wake-equifax-data-breach/?utm_source=twitter&utm_medium=social&utm_campaign=identitytheft2017&utm_term=20170918)

The New York Attorney General's office also recommends you take the following immediate steps:

- **To check whether your information was compromised**, you can go to this website set up by Equifax: <https://www.equifaxsecurity2017.com/>, or you can call 866-447-7559 from 7 a.m. to 1 a.m.
- **Check your credit reports** from Equifax, Experian, and TransUnion by visiting <https://www.annualcreditreport.com/>. This service allows you to check your credit reports for free every twelve months. Accounts or activity that you do not recognize could indicate identity theft.
- **Consider placing a credit freeze on your files.** A credit freeze, or security freeze, generally prevents new accounts from being opened in your name. You must request a credit freeze from all three credit reporting agencies. After you request a credit freeze from each of the three credit reporting agencies, they will stop providing your credit file to potential creditors, making it harder for someone to open an account in your name. If you place a freeze, you'll have to lift the freeze before you apply for a new credit card or cell phone, or any other service that requires a credit check. The first credit freeze you request in New York is free. It will cost \$5 to lift a freeze or request an additional credit freeze. For

more information on requesting a credit freeze, see this brochure:

<https://www.dos.ny.gov/consumerprotection/pdf/Security%20Freeze031116.pdf>. If you do not want to request a credit freeze, you can also consider placing a fraud alert on your credit reports.

- **Monitor your existing credit card and bank accounts closely for unauthorized charges.** Call the credit card company or bank immediately about any charges you do not recognize.
- **Since Social Security numbers were affected, there is risk of tax fraud.** Tax identity theft happens when someone uses your Social Security number to get a tax refund or a job. Consider filing your taxes early and pay close attention to correspondence from the IRS.

If you believe you have been the victim of identity theft, visit <https://www.identitytheft.gov/> to learn what steps you can take to recover.

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<http://www.lawny.org/node/178/equifax-breach>

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