

How to Protect Yourself After a Potential Data Breach

Being informed and proactive can help mitigate the risks associated with any data breach. We offer some tips below :

➤ **Sign up for identity theft protection services that provide**

- Advanced detection and notification services
- Ongoing monitoring across all your accounts
- Single point of contact for resolution

➤ **Monitor and review your credit reports**

- Federal law allows you to get a free copy of your credit report every 12 months from each credit reporting company: www.annualcreditreport.com
- Review all accounts, inquiries and addresses on your credit report to identify unusual activity

➤ **Initiate a fraud alert with any of the three major credit bureaus**

- This initial security alert notifies potential credit grantors to verify your identification via the communication channel listed on the alert before extending credit in your name

➤ **Freeze or lock your credit file with any of the three major credit bureaus**

- A security freeze is designed to prevent credit, loans and other services that require a credit check from being

- approved in your name without your consent. No one can access or make changes to your credit report while frozen
- You may unfreeze your account temporarily when needed

➤ **Monitor your financial accounts**

- Review your transactions regularly
- Consider placing transaction alerts to identify potential fraudulent transactions
- Cancel or freeze cards if you notice unauthorized transactions

➤ **File your taxes early**

- File your taxes quickly, before a criminal has a chance to make a fake filing
- Respond to letters from the IRS right away

➤ **Follow up with the organization that was breached**

- They may also contact you if you were impacted
- Contact their fraud department via phone or on their website



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Credit Freezes—Frequently Asked Questions

If you are concerned about identity theft and data breaches, you might consider placing a credit freeze on your report

What is a credit freeze?

- Also known as a security freeze, this function restricts access to your credit report and is designed to prevent new services or loans from being granted in your name as it requires credit reporting agencies to obtain your consent prior to releasing your credit.¹

¹ Rules vary by state. For more information, visit nctl.org/research/financial-services-and-commerce/consumer-report-security-freeze-state-statutes

How do I initiate a freeze?

- You may request a credit freeze via online, mail or phone directly with Equifax, Experian and TransUnion.
- You will need to place a security freeze separately with each of the credit reporting agencies.
- When you sign up, you create a PIN which is needed for requesting an unfreeze.

How do I temporarily lift a freeze?

- You can unfreeze an account temporarily if you are applying for credit, a job, renting an apartment or need your credit to be released for another purpose.
- You may choose a specific time frame, grantor/report user and agency.

How do I permanently lift a freeze?

- You can also permanently unfreeze an account. Be sure to contact all three credit reporting agencies—you can contact them directly via online, mail or phone.

Are there any costs involved?

- Fees to place or remove a security freeze vary by state.
- For more information, visit the three major credit bureaus' websites:

equifax.com
experian.com
Transunion.com



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