



CONFIDENTIAL DATA

2016

ID fraud affected  
15.4 million consumers  
costing a total of  
\$16 billion

## ANSWERS to COMMONLY ASKED QUESTIONS about DATA BREACHES

EVERY   
**3** seconds  
**ID THEFT**  
occurs

## PROTECT YOURSELF AGAINST THE FASTEST GROWING CRIME **IDENTITY THEFT**

**Q: I don't have anything for them to take, why would I need to worry about the breach?**

**A:** The cyber criminals have everything they need to become YOU. They can open accounts in your name, buy cars, homes, or even launder money. It could take years to clear your name and credit.

**Q: How do I know if the Equifax breach affects me?**

**A:** Equifax initially created a special website where one could check if they were impacted; however, this site was recently taken down due to malware. Due to this, we recommend trying to call them. However, hold times have been extremely long since the September 7<sup>th</sup> breach announcement. It is safe to assume that with 145.5 million adults (18 years+) affected, chances are high you could be one.

**Q: I signed up for the one year of FREE identity monitoring from Equifax. I should be safe if nothing happens in that year, right?**

**A:** Unfortunately, no. If the hackers have your credentials, they can be bought and sold on the dark web FOREVER. Going forward, you should continue to take every precaution necessary to protect yourself.

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### What To Do AFTER You've Been Hacked





## 2017 EQUIFAX DATA BREACH

### Compromised data includes:

- Social Security Numbers
- Date of Births
- Addresses
- Some Drivers License Numbers
- Some Credit Cards



### Q: Does it really matter if I use the same password for every account I have?

A: YES! If hackers have your password and you use it for everything, none of your accounts are safe. The cyber criminals are smart and will try your password to hack into everything from social media accounts to bank accounts to email addresses, etc. Do not use the same passwords to protect several accounts.

### Q: Do identity & credit monitoring services really help?

A: Yes, they will monitor your credentials and automatically alert you when they have been bought or sold on the dark web. Otherwise you may not know until you go to buy a car or a home, and then it may be too late. You may miss out on that perfect home or car until you can resolve the issues created by identity thieves.

### Q: How can I guarantee this will not happen to me?

A: Unfortunately, there are no guarantees. It is a good idea to research *fraud alerts* and *credit freezes*, so you can choose if either is the right option for you. The cost associated with placing a credit freeze on your account varies by state (typically between \$5-10, but with Equifax \$0).

You should contact [Experian](#), [TransUnion](#) and [Equifax](#) directly to setup a credit freeze with each credit bureau. A fraud alert can be placed at only one bureau, as this information is shared between bureaus.

### Q: How often should I check my credit report?

A: You can get a FREE copy once a year from each credit bureau. If you spread it out you can get a free one every four months from a different credit bureau.

### Q: Do I need to worry about my children being victims of identity theft? They don't own anything yet.

A: Yes! Identity thieves make a lot of money selling childrens' credentials because credit bureaus do not monitor a minor's credit. By the time your child turns 18, their credit could be ruined because the thieves laundered money using their credentials, bought big ticket items or opened credit accounts and never paid the bills.



**35,000**  
IDENTITIES  
are **STOLEN**  
every day



IN 2016  
**1** in **16**  
AMERICANS  
were **VICTIMS** of  
**ID THEFT**



VICTIMS SPENT  
**200**  
HOURS  
**RESTORING**  
their name



THIS YEAR OVER  
**170**  
MILLION  
records  
**STOLEN**

