



What to Do When Your Personal Information is Breached

From the Office of Minnesota Attorney General Lori Swanson

It seems like each month we hear about another company's data breach of customer information, whether because of a single computer hack of the company's system that can instantly expose the personal information of millions, or because of lost computer laptops or insiders illegally selling personal information to unauthorized third parties. Minnesota residents who believe that they may be victims of a data breach should actively monitor their financial statements and credit reports for any unauthorized or suspicious activity and consider the following:

Call the Three Major Credit Bureaus and Place a One-Call Fraud Alert on Your Credit Report:

- Experian: Call (888) 397-3742, and write P.O. Box 9554, Allen, TX 75013
- Equifax: Call (866) 349-5191, and write P.O. Box 105069, Atlanta, GA 30348-5069
- TransUnion: Call (800) 680-7289, and write P.O. Box 2000, Chester, PA 19016

You only need to call one of the three credit bureaus. The one you contact is required to contact the other two to place the fraud alert in your credit file. This fraud alert will remain in your credit file for at least 90 days. Starting on September 21, 2018, a new law provides that initial fraud alerts will last at least one year. The fraud alert requires creditors to contact you before opening any new accounts or increasing credit limits on your existing accounts. When you place a fraud alert on your credit report, you are entitled to one free credit report from each of the three credit bureaus upon request. Be sure to dial carefully. Some fraudsters have been known to select telephone numbers that are similar to those of the credit bureaus.

Consider Placing a Security Freeze on Your Credit Reports

Under state law, Minnesota consumers can place a security freeze on their credit reports. In most instances, the freeze prohibits a credit reporting agency from releasing any information from your credit report without your written authorization. (Before placing a security freeze on your credit report, consider that a freeze could delay, interfere with, or prevent the timely approval of any requests you make for new loans, mortgages, employment, housing or other lines of credit).

You can place a security freeze on your credit report for free. Starting on September 21, 2018, a parent or guardian may freeze the credit report of a child under the age of 16 at no cost as well.

To place a security freeze on your credit report, you should send a written request to each of the three nationwide consumer reporting agencies by regular, certified or overnight mail at the addresses below:

Experian Security Freeze

P.O. Box 9554
Allen, TX 75013
(888) 397-3742

www.experian.com/freeze

Equifax Security Freeze

P.O. Box 105788
Atlanta, GA 30348
(888) 826-0597

www.freeze.equifax.com

TransUnion Security Freeze

P.O. Box 2000
Chester, PA 19016
(888) 909-8872

www.transunion.com/securityfreeze

Order a Free Copy of Your Credit Report and Look for Unauthorized Activity

Many consumers first find out that they are victims of identity theft by discovering inaccuracies on their credit report. The Attorney General's Office encourages consumers to routinely obtain and review their credit report to detect and remove any errors. The Federal Fair Credit Reporting Act (FCRA) allows consumers to obtain a free copy of their credit report each year from the three major credit bureaus. The credit bureaus have established a centralized website, toll-free telephone number, and mailing address for consumers to order their reports. Annual reports may be requested by:

1. Logging on to www.AnnualCreditReport.com
2. Calling: (877) 322-8228
3. Writing: Annual Credit Report Request Service at P.O. Box 105281, Atlanta, GA 30348-5281

Consumers will need to provide their full name, current address, social security number, date of birth, and past addresses (if a consumer has moved in the past two years), to obtain their free credit report.

Consumers should be on guard against other resources claiming to provide "free credit reports," which may actually charge fees or require the purchase of goods or services. For instance, consumers who type the term "free credit report" in the Google search engine will get as a result *FreeCreditReport.com*, which may charge consumers a "membership fee" if they do not "cancel" within seven days of requesting their free credit report.

Monitor Your Financial Accounts for Suspicious Activity

Look carefully for unexplained activity on your bank and other financial statements. If after reviewing your statements you believe there is unexplained activity, you may want to contact the fraud department of your financial institution.

Beware of Phishing

In large data breaches, scammers may pretend to be the organization that was subject to the data breach, or even a law enforcement agency, in order to dupe consumers into disclosing sensitive personal information. For example, they may hold themselves out as the company subject to the data breach and ask people to confirm account numbers or other personal financial data to "check for fraud" even though they are fraudsters themselves. When in doubt, don't give it out. Contact companies through trusted channels. If you are concerned about receiving such an email, call the company immediately at the publicly-listed phone number. Don't trust the number or email in the message.

Contact the Federal Trade Commission

The Federal Trade Commission (FTC) maintains an Identity Theft database, monitors identity theft nationwide, educates consumers on the crime, and works with other law enforcement officials. Consumers may contact the FTC as follows:

Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue NW
Washington, D.C. 20580
(877) 382-4357
TTY: (866) 653-4261
www.consumer.ftc.gov

For more information, check Minnesota Attorney General Lori Swanson's website at www.ag.state.mn.us. Publications titled *Protect Yourself From Identity Theft* and *Guarding Your Privacy* are downloadable from the site at www.ag.state.mn.us/Brochures/pubProtectYourselfFromIdentityTheft.pdf and www.ag.state.mn.us/Brochures/pubGuardingYourPrivacy.pdf.