

Oregon Department of Justice

FINANCIAL FRAUD/CONSUMER PROTECTION SECTION

# SCAM ALERT

One of the three major credit reporting companies – Equifax – revealed that the personal data of 143 million U.S. consumers in its care – nearly half the country – has been compromised. This huge hack of personal data occurred over the period of May through July, 2017, but was not publicly reported by Equifax until September 7.

During the period of the breach, the hackers accessed people’s names, Social Security numbers, birth dates, addresses and, in some instances, driver’s license numbers. They also stole credit card numbers and credit card dispute documents with personal identifying information.

“This is a monster data breach!” exclaimed Attorney General Ellen Rosenblum. “All of the personal information accessed by the hackers can be used fraudulently to validate the claimed identity of someone trying to open a bank or credit account. I urge Oregonians to assume your personal information has been hacked and take extra precautions to help ensure its safety. Here are some suggested actions to take.”

**1. Do NOT visit Equifax’s website to find out if your information was exposed or to enroll in Equifax’s credit monitoring service.** That tool is unreliable. If you want to find out if your information was exposed and/or enroll in Equifax’s credit monitoring service, it is best to call Equifax directly at 1-800-525-6285. Previous versions of this alert cautioned Oregonians against enrolling in Equifax’s credit monitoring service because the website’s terms of service potentially restricted your legal rights. After receiving feedback, Equifax has removed the restrictions and they will not apply to this breach or the credit monitoring service, even if the consumer signed up before the language was removed.

**2. Check your credit report for inaccuracies.** You can request your credit report for free from each of three reporting bureaus every year by visiting [www.annualcreditreport.com](http://www.annualcreditreport.com) » or by calling 1-877-322-8228.

**3. Place a credit freeze.** A credit freeze will halt any application for a new line of credit and remain in effect until you request that it be lifted. Keep in mind that a credit freeze won’t prevent a thief from making charges to your existing accounts. It may cost up to \$10 to place and/or remove a freeze at two of the three credit reporting bureaus. Equifax is offering to waive these fees for Oregonians through November 21, 2017. If you paid for a security freeze starting at 5pm EST on September 7, 2017 will receive a refund. However, after November 21, 2017 you will have to pay up to \$10 to “unfreeze” your credit. For more information on how to place a freeze, visit <https://www.doj.state.or.us/consumer-protection/id-theft-data-breaches/identity-theft/>.

**4. Place a fraud alert.** A fraud alert is a statement in your credit file that notifies anyone requesting a copy of your credit report that you may be a victim of ID theft. There are three different types of fraud alerts: an initial alert, an extended alert and an active duty alert. For more information on these types, visit <https://www.doj.state.or.us/consumer-protection/id-theft-data-breaches/identity-theft/>.

**5. File your taxes as early as possible.** As soon as you have the tax information you need, file your taxes before a scammer does. Tax identity theft happens when someone uses your Social Security number to get a tax refund or a job. Respond right away to letters from the IRS and the Oregon Department of Revenue.

**6. Visit [www.identitytheft.gov](http://www.identitytheft.gov) » to learn more about protecting yourself after a data breach.**

Under Oregon law, businesses with Oregon customers are required to inform customers and the Attorney General's Office about security breaches that have placed personal information in jeopardy. For more information on the law and to view a copy of the Equifax breach notice, please visit <https://justice.oregon.gov/consumer/databreach/>.

In short – Do not rely on Equifax to help you deal with this data breach. Consider taking these suggested actions to protect your information going forward. Check your credit report every four months or so. Thieves can use your information anytime and anywhere!