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<u>The Nebraska Attorney General's Consumer Protection Division Encourages</u> <u>Nebraskans to Protect Themselves From Identity Theft Following the Equifax Breach.</u>

The Nebraska Attorney General's Consumer Protection Division is warning over 700,000 Nebraska consumers who may by impacted by the massive security breach at Equifax, Inc. to take steps to protect their identities. On July 29, 2017, Equifax discovered that hackers had exploited a vulnerability in one of Equifax's online portals and gained access to the personal information of 143 million consumers nationwide. The information accessed included names, addresses, Social Security numbers, birth dates, and in some cases, driver's license numbers and credit card numbers.

The Attorney General's Office received notification regarding this breach directly from Equifax on September 8th. The Attorney General's Office is actively working with multiple state Attorneys General to gather additional information from Equifax.

"Due to the number of consumer data breaches that have occurred over the last several years, it is imperative that Nebraska consumers be proactive in protecting their financial information. Because the Nebraska number is so high for those impacted by the Equifax breach, I would encourage everyone to act immediately to see if their identity information was part of the breach, and if so, take these recommended steps."

To see if information was impacted in the breach, visit your www.equifaxsecurity2017.com. You will have to enter your last name and the last six digits of your Social Security number, after which Equifax will inform you if your information was involved in the breach. The website also has other information about the breach, including contact information for Equifax if you have additional questions. You can also call 866-447-7559.

If you are affected by this breach, Attorney General Peterson recommends you take the following steps:

• Closely monitor your credit report for suspicious activity. Visit annualcreditreport.com to get your free credit reports. Federal law requires each of the nationwide consumer credit reporting companies to give you one free credit report every 12 months if you request it.

- **Actively monitor your financial statements.** Promptly dispute any unauthorized charges.
- Consider placing a fraud alert or security freeze on your credit report. This prohibits a credit reporting agency from releasing any information from your credit report without written authorization and makes it harder for an identity thief to access credit in your name. For Nebraska residents, other than minors and those who are victims of identity theft, a \$3.00 charge may be applied for placing, temporarily lifting, or removing a security freeze.

Equifax is offering one year of free credit monitoring and identity theft protection services to ALL consumers, regardless of whether or not your information was involved in the breach. You can sign up for this feature by visiting www.equifaxsecurity2017.com. Make sure that you are signing up for the free service and not Equifax's paid service by mistake. Credit monitoring and identity theft protection services may also be purchased from other companies.

The following are warning signs that you may have fallen victim to identity theft:

- You are denied credit.
- You get a notice from the IRS about a tax debt that you do not believe is yours.
- You find charges on your credit card or withdrawals from your account that you don't remember making.
- You suspect someone has fraudulently changed your mailing address.
- Your credit card bills stop coming.
- You get bills that aren't yours.
- You find something wrong with your credit report, such as loans you didn't take out or accounts you don't remember opening.
- A debt collector calls about debts you don't believe you owe.

For additional details about protecting yourself from identity theft, visit the Nebraska Attorney General's Office, Consumer Protection Division website: https://protectthegoodlife.nebraska.gov/identity-theft.