



SPECIAL ALERT

The Equifax Breach: What You Need to Know

Dear mark,

Last week, Equifax, one of the nation's three major credit bureaus, announced that a data breach likely compromised the information of approximately 143 million Americans. The media swirl that ensued has left many people confused and alarmed.

What You Should Know:

- As a credit-reporting agency, Equifax collects information about consumers and how we handle our financial obligations.
- Equifax and other credit bureaus sell this information to lenders and credit-scoring companies to determine our eligibility for loans and lines of credit, and even employment. The data these agencies collect include our Social Security and credit card account numbers.
- Even if you don't think you're a customer of Equifax and you don't bank online, you still may be affected.

What You Should Do:

- To find out if the breach may affect you, visit www.equifaxsecurity2017.com. Read "A Progress Update for Consumers" while you're there, to get clarification on issues surrounding the company's offer for free credit monitoring for a year and implications for signing up for the service.
- Regularly review your credit reports, and look for unauthorized activity. You can order a report from each credit bureau once every 12 months at www.annualcreditreport.com.
- Consider placing a credit freeze on your file to prevent identity thieves from opening a new account in your name. Depending on the state in which you live, the bureaus may charge a small fee for this service. You will have to request to lift the freeze when you apply for credit.
 - [Equifax](http://www.equifax.com) — [1-800-349-9960](tel:1-800-349-9960)
 - [Experian](http://www.experian.com) — [1-888-397-3742](tel:1-888-397-3742)
 - [TransUnion](http://www.transunion.com) — [1-888-909-8872](tel:1-888-909-8872)

- Monitor your credit card and bank statements, because a credit freeze won't stop a thief from unauthorized use of your existing accounts.
- Be wary of any emails appearing to come from Equifax – they may be from scammers trying to get additional information.
- For your questions about identity theft or other types of fraud, call the AARP Fraud Watch Helpline at [1-877-908-3360](tel:1-877-908-3360) to talk to one of our trained volunteers.

When it comes to fraud, vigilance is our number one weapon. You have the power to protect yourself and your loved ones from scams. Please share this alert with friends and family.

Sincerely,

Kristin Keckeisen
Fraud Watch Network