



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 due to events like lost computer laptops, insiders selling personal information to unauthorized third parties, or computer hacking. Minnesota residents who believe that they are victims of a data breach should actively monitor their financial statements and credit reports for any unauthorized or suspicious activity.

To protect against identity theft, consumers can take the following steps, whether or not they decide to enroll in a given company's offer for credit monitoring services:

Call the three major credit bureaus and place a one-call fraud alert on your credit report:

- Equifax: Call 800-525-6285, and write P.O. Box 105069, Atlanta, GA 30348-5069
- Experian: Call 888-397-3742, and write P.O. Box 9532, Allen, TX 75013
- TransUnion: Call 800-680-7289, and write Fraud Victim Assistance Division, P.O. Box 6790, Fullerton, CA 92834-6790

You only need to call one of the three credit bureaus. The one you contact is required to contact the other two. This one-call fraud alert will remain in your credit file for at least 90 days. 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.

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. (Placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests for new loans, credit mortgages, employment, housing or other lines of credit).

If you have been a victim of identity theft, and you provide the credit reporting agency with a valid police report, it cannot charge you to place, lift or remove a security freeze. Otherwise, a credit reporting agency may charge you \$5 fee for each placing, temporary lifting, or removing of a security freeze.

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 and on the back of this bulletin:

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
800-685-1111

www.freeze.equifax.com

TransUnion Security Freeze

P O Box 2000
Chester, PA 19022
888-909-8872

www.transunion.com/credit-freeze/place-credit-freeze

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 \$14.95 "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 e-mail, call the company immediately at the publicly-listed phone number. Don't trust the number or e-mail 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
1-877-FTC-HELP
www.ftc.gov

For more information, check Minnesota Attorney General Lori Swanson's web site 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.