

September 2017

### **UW-Extension: Continue to check your free credit report after a data breach**

[WEST BEND, WIS.]— The latest data breach in the news comes from Equifax, one of the three major credit bureaus in the U.S. This breach involves computer hackers accessing personal data – social security numbers, birth dates, addresses, and potentially more information – of 143 million U.S. consumers.

Equifax advises all consumers to determine if their personal information may have been affected by going to their website [www.equifaxsecurity2017.com](http://www.equifaxsecurity2017.com). Once online, consumers can read about the extent of the data breach and request to enroll in one-year free credit monitoring, whether or not personal information has been stolen. Be sure to use a secure internet connection and not a free public wireless connection because individuals will be asked to provide the last 6 digits of their social security number.

If consumers don't have access to a secure website connection, another option is to call Equifax toll-free 1-866-447-7559 between 8 a.m. and 12midnight seven days a week, but due to high call volumes, expect busy signals or try to call later in the evening. To protect yourself from scams, know that Equifax will never call consumers unless they have left a message on the hotline.

After requesting to enroll, individuals will be provided with an enrollment date and the website to the free credit monitoring service from Trusted ID Premier. Be sure to write down both the date and website since individual's will not receive any email reminders from Equifax and it is up to the consumer to complete the credit monitoring enrollment request. After completing the credit monitoring enrollment process, individuals will then receive an email with a link to activate the free credit monitoring. The free offer expires November 21, 2017.

"I encourage everyone to take advantage of the one-year free credit monitoring offer even if you weren't affected by this breach," says Peggy Olive, UW-Extension/UW-Madison Financial Capability Specialist. "But be aware that stolen information puts you at risk for years to come, long after the one-year free service expires. After the free offer expires, you don't need to pay for additional credit monitoring when you use the resources provided by the University of Wisconsin."

### **Monitoring personal credit reports**

The University of Wisconsin-Extension "[Check Your Free Credit Report: 2/2, 6/6, 10/10](#)" campaign makes the process of ordering and reviewing a free credit report as easy as possible. Anyone can sign up to receive an email reminder from UW-Extension three times a year—on 2/2, 6/6, and 10/10—on the campaign's [website](http://fyi.uwex.edu/creditreport): [fyi.uwex.edu/creditreport](http://fyi.uwex.edu/creditreport). While you can order all three reports from the three credit bureaus - Equifax, Experian, and TransUnion - at the same time, the Washington County UW-Extension Office recommends that you view one report every four months so you can be sure that the information is up-to-date and accurate year round.

“Reviewing your own report every four months is especially important given the number of data breaches occurring these past few years,” adds Olive. “It could be risky getting your three free reports all on the same day of the year and then having to wait another year before checking for signs of fraud. Of course, consumers can always purchase additional credit reports at any time during the year.”

If you do not want to sign-up for free reminder emails from the University of Wisconsin, individuals can also request the reports directly from [AnnualCreditReport.com](http://AnnualCreditReport.com). In addition to the official website, individuals can also order a free credit report through the mail or by phone toll free at 1-877-322-8228.

In addition to email reminders, the UW-Extension “2/2, 6/6, 10/10” [website](#) provides information on options for individuals suspect identity theft or detect fraudulent activity in their credit report. The website reviews the differences between security freezes and fraud alerts, as well as links to reporting and dealing with identity theft.

For more information on credit reports, contact the Washington County Extension Office. Contact Carol Bralich, Washington County Family Living Educator, [carol.bralich@ces.uwex.edu](mailto:carol.bralich@ces.uwex.edu), 262-335-4479 or State Specialist Peggy Olive, [polive@wisc.edu](mailto:polive@wisc.edu), 608-262-6766

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