The Nevada Attorney General wants all consumers to be aware of a significant data breach announced by Equifax on September 7, 2017. Equifax is one of the three major credit reporting agencies, and the breach compromises important items of personal information, including names, Social Security numbers, birth dates, addresses and even some driver's license numbers. The breach occurred from mid-May through July of this year.

The Nevada Attorney General's Bureau of Consumer Protection is investigating the cause of the Equifax breach. To find out whether your personal information has been compromised as a result of this breach, visit <u>https://www.equifaxsecurity2017.com/</u> Consumers can also call 866-477-7559 for more information.

If you believe your personal information may have been compromised, please see the following suggestions for preventing further harm to your personal and financial information:

- Place a fraud alert on your credit file immediately. The alert will require any business to verify your identity before issuing credit in your name. To place a fraud alert, contact one of the three major credit reporting agencies including Experian, TransUnion and Equifax to let them know you are a victim of identity theft and would like a fraud alert on your credit file. The alert is free and will stay on your credit report for 90 days.
- Order a credit report. Consumers are entitled to one free credit report annually from each of the three major credit reporting agencies, by visiting annualcreditreport.com. In addition, if you placed an initial fraud alert, you may obtain a copy of your credit report for free. Once you have a copy, dispute any errors you find with the credit reporting agency and fraud department of each business.
- Set up a credit freeze if you are worried about damage to your credit. A credit freeze limits access to your credit and makes it more difficult for a hacker to open a new account in your name. A credit freeze will last until you choose to remove it, and credit freezes can be lifted temporarily in connection with a planned, major purchase. Keep in mind that a credit freeze will require a fee of approximately \$10 unless the victim has filed a police report or a complaint with a valid law enforcement agency. Whether you place a fraud alert or a credit freeze on your account, you are encouraged to monitor your credit for potential fraud.
- Consumers should also be cautious about clicking on any suspicious links claiming to be from Equifax or financial institutions. Scammers know that consumers are wary about the potential use of their personal information, and they may use phishing emails to impersonate Equifax or other financial institutions, asking consumers to verify their financial or other personal information.

Finally, if you know or determine your data has been compromised, obtain a Nevada Identity Theft Card from the Office of the Nevada Attorney General. The Nevada Identity Theft Program was designed by the state Legislature to assist Identity Theft victims in the recovery process by providing a new and effective tool to demonstrate that their identity has been stolen. The Program can assist in restoring credit and avoiding improper criminal charges. To be eligible for a Card, an Identity Theft victim must first file a police report with local law enforcement and ask for a brochure and application for a Nevada Identity Theft Card. After completing the application process, a victim may receive a secured, personalized identification card which can be used to alert law enforcement and creditors about fraudulent activity. For more information or questions about the Nevada Identity Theft Program, please send email to <u>PIU@ag.nv.gov</u> or call 1-877-213-5227.