STATE OF NEVADA



BRIAN SANDOVAL Governor

DEPARTMENT OF BUSINESS AND INDUSTRY

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FINANCIAL INSTITUTIONS DIVISION

GEORGE E. BURNS Commissioner

Statement on Equifax Data Breach September 12, 2017

Equifax, one of the three major consumer reporting agencies, recently announced a breach impacting an estimated 143 million U.S. consumers. Equifax reported the information accessed includes names, Social Security Numbers, birth dates, addresses and, in some cases drivers' license numbers. Credit card numbers for approximately 209,000 U.S. consumers were also accessed.

Equifax has established a dedicated <u>website</u> for consumers to determine if their personal information was impacted <u>www.equifaxsecurity2017.com</u> and to sign up for credit file monitoring and ID theft protection.

Consumers click the "Potential Impact" tab, enter last name and the last 6 digits of their Social Security Number. Consumers need to make sure they are on a secure computer and use an encrypted network connection. The website will let the consumer know if they have been affected by the breach.

Consumers are encouraged to visit the dedicated <u>Equifax</u> <u>website</u> to determine if their information was accessed. Consumers have options for protecting themselves by placing a Fraud Alert on their credit file, placing a freeze on their credit reports, and monitoring their deposit and credit accounts for suspicious or fraudulent activity. In addition, consumers are reminded of the importance of annually requesting and reviewing their credit report from the three major consumer reporting agencies.

The Federal Trade Commission has put out some steps to help protect consumers after a data breach:

- Check your credit reports from Equifax, Experian, and TransUnion for free by visiting <u>annualcreditreport.com</u>. Accounts or activity that you don't recognize could indicate identity theft. Visit <u>IdentityTheft.gov</u> to find out what to do.
- **Consider placing a credit freeze** on your files. A credit freeze makes it harder for someone to open a new account in your name. Keep in mind that a credit freeze won't prevent a thief from making charges to your existing accounts.
- Monitor your existing credit card and bank accounts closely for charges you don't recognize.
- If you decide against a credit freeze, **consider placing a** <u>fraud alert</u> **on your files.** A fraud alert warns creditors that you may be an identity theft victim and that they should verify that anyone seeking credit in your name really is you.
- File your taxes early as soon as you have the tax information you need, before a scammer can. Tax identity theft happens when someone uses your Social Security number to get a tax refund or a job. Respond right away to letters from the IRS.

Visit <u>Identitytheft.gov/databreach</u> to learn more about protecting yourself after a data breach.

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