

Yahoo Finance

Equifax was hacked: How to protect your personal info

By [Brittany Jones-Cooper](#) September 8, 2017

U.S. consumers hearing the news yesterday of a massive Equifax data breach, which the company revealed potentially affects 143 million consumers.

Equifax ([EFX](#)), one of the three largest credit reporting bureaus, revealed Thursday that it had been hacked.

The Atlanta-based company discovered the unauthorized access on July 29 and said that personal information from approximately 143 million customers had been compromised from mid-May to July 2017. The hacked information includes names, Social Security Numbers, birth dates, addresses and even driver's license numbers.

Credit card numbers for approximately 209,000 U.S. consumers were also accessed.

"This is clearly a disappointing event for our company, and one that strikes at the heart of who we are and what we do. I apologize to consumers and our business customers for the concern and frustration this causes," said Equifax Chairman and Chief Executive Officer Richard F. Smith in a statement.

Equifax plans to send direct mail notices to consumers that were impacted by the data breach. The company has also [established a website](#) where users can check to see if their information was compromised. The site allows people to sign up for credit file monitoring and identity-theft protection.

It's hard not to feel helpless when an invasion of privacy of this magnitude occurs. Still, there are a few things you can do to protect your personal information.

Freeze your credit

It might be time to look into a credit freeze if you're worried that your Social Security Number has been compromised. This feature lets you restrict access to your credit report, which makes it harder for hackers to open up lines of credit in your name. If you decide to go this route, you have to call each of the three credit bureaus and ask them to set up a freeze. Depending on [which state you live in](#), a freeze could cost up to \$10.

"It makes it impossible for someone to apply for credit in your name, and it gives you peace of mind," said Nick Sloane from Sloane Wealth Management.

A credit freeze will thwart criminals from stealing your identity, but it means you have to take the appropriate steps. If you need to have your credit run to obtain your score when you're buying a new car or home, you will have to call the credit bureau, enter your assigned PIN, and have the agency temporarily lift the freeze. In some states this is free, others will charge \$5 to \$10.

Check your credit card and bank statements

Now is not the time to rely on banks and other institutions to discover fraudulent activity. Consumers should be checking their credit card and bank statements every month to look for suspicious charges.

Thieves will also use Social Security Numbers to get medical treatments, so give any medical bills an extra glance to make sure that charges match up with your medical visits.

Check your credit scores and credit report

Checking your credit score is a good way to monitor the health of your credit. Most credit cards will show you this information, or you can access your score on a site like Credit Karma. But it shouldn't be your only tool.

"It's important to remember that your credit score doesn't give you the full credit report," Sloane told Yahoo Finance. "You want to check both."

Most experts agree that it's a good idea to check your credit report and FICO score at least once a year at www.freecreditscore.com. Look for any blemishes on your credit that you didn't initiate, they may be signs of fraud.

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