



The Equifax Data Breach – Information You Need To Know

The recent Equifax data breach has exposed 143 million Americans to potential identity theft. This breach was caused by hackers gaining access to key items of data including names, Social Security numbers, dates of birth, addresses, driver's license information and credit card numbers.

This breach occurred at Equifax, one of the three national credit reporting companies in the U.S. (Experian and TransUnion being the other two) and the breach is not associated with any NCRA member companies. NCRA members (mortgage credit reporting and resident screening companies) often provide Equifax data as part of the reports they offer, however, no NCRA member company has been identified as being part of this cyber-attack.

We urge every American adult to check with Equifax at 866-447-7559 or via the web at <https://www.equifaxsecurity2017.com/> as soon as possible to see if your personal data may have been compromised in this breach.

At 143 million consumer files disclosed, this is the single largest loss of Social Security numbers in U.S. history. This represents approximately two of every three Americans with an Equifax credit history. In 2015 health insurer Anthem Inc. was hacked for 80 million social security numbers, until now the largest breach of this type. If you have not yet taken steps to find out if you are part of this massive breach please do ASAP.

If your data has been compromised, please use precautions to avoid becoming a victim of identity theft. Enroll with the Equifax TrustedID program and consider placing a fraud alert or lock your credit report (only freeze your credit report if that's the only option to avoid fees associated with a file freeze) with TransUnion and Experian. Credit monitoring alone is not a sufficient protection. Information about how to protect yourself is on each of the national credit reporting company website links provided on this notice. Another very helpful website about the Equifax data breach, and identity theft in general is that of one of the Federal agencies that regulates this industry, the Federal Trade Commission.

The Federal Trade Commission -

<https://www.consumer.ftc.gov/blog/2017/09/equifax-data-breach-what-do>

Experian – <https://www.experian.com/news/data-breach-five-things-to-do-after-your-information-has-been-stolen.html>

TransUnion - <https://www.transunion.com/equifax-data-breach-faqs>

National Consumer Reporting Association

701 E. Irving Park Road – Suite 306 – Roselle – IL – 60172

Tel: (630) 539-1525

www.ncrainc.org