

NEWS BRIEF

143 Million People Potentially Affected in Equifax Data Breach

Equifax, one of the largest credit reporting agencies in the United States, was recently the victim of a massive cyber attack—an attack that may have compromised the personal information of 143 million people.

The breach itself occurred between mid-May and July 2017 when cyber criminals gained access to sensitive data by exploiting a weak point in website software. As a result of the attack, sensitive information like Social Security numbers, birthdays, addresses and driver's license numbers were compromised. In addition, Equifax said 209,000 credit card numbers were stolen, including information from international customers in Canada and the United Kingdom.

The recent attack on Equifax is the third major cyber security threat the organization has experienced since 2015 and one of the largest risks to personally sensitive information in recent years. The attack is so severe, in fact, it's likely that anyone with a credit report was affected.

If you are concerned that you may have been impacted by the breach, Equifax has set up a [website](#) to help individuals determine if any of their personal information may have been stolen. Once you have navigated to the website, complete the following steps:

1. Click the "Check Potential Impact" button.
2. Provide your last name and the last six digits of your Social Security number.

From there, a dialogue box will pop up and indicate whether or not your information was lost in the hack. All U.S. customers will also be given

the opportunity to sign up for TrustedID Premier, which is an Equifax service that includes identity theft insurance, credit reports, and a service that crawls the internet and alerts you if your Social Security number is posted somewhere online. This service will be free for one year for those who sign up by Nov. 21.

If you have been impacted by the breach, experts recommend engaging in a credit freeze. This effectively locks down your Social Security number on your credit report and prevents criminals from opening up new lines of credit under your name. For more information on credit freezes, visit the Federal Trade Commission's [website](#).

It should be noted that it may not be obvious that you are a customer of Equifax, as the company gets its data from credit card companies, banks and lenders that report on credit activity. As such, it's important to follow the appropriate steps and check to see if your information was compromised.

Additionally, you should review your online bank and credit card statements on a weekly basis. This will help you monitor any suspicious activity. Contact law enforcement officials if you believe criminals have used your stolen information in some way.

Insight Risk Management, LLC will continue to monitor the Equifax cyber incident, providing any major updates as necessary.

