

Simple Steps to Protect Yourself from **Cybercrime**

This is an extra resource to go along with the original article:
Equifax Data Breach: Protect Yourself

The massive data breach at Equifax could be the largest in history. It is fair to assume nearly all adults in the US may have been impacted. This breach is particularly worrisome because they got access to nearly all your information. Unlike a credit card number, you can't simply request a new Social Security number and move forward.

Protect Yourself from the Equifax Breach

- ❑ See if your data was hacked at www.equifaxsecurity2017.com
- ❑ Enroll in their free credit monitoring service

Precautionary Steps for the Future

- ❑ **Monitor Your Credit Regularly at www.annualcreditreport.com**

You are eligible to receive a free report from the 3 major credit bureaus every 12-month. By pulling one report from a different agency every 4 months, you can keep close tabs on your information without paying any fees.

- ❑ **Implement a Credit Freeze**

This action will restrict companies from accessing your credit report. Credit card companies and other financial service companies often require a report to open a new account. This action won't impact existing accounts or your credit score. You will need to freeze your credit at all 4 credit bureaus.

- ❑ Equifax: 1-800-349-9960
- ❑ Experian: 1-888-397-3742
- ❑ TransUnion: 1-888-909-8872
- ❑ Innovis (less popular): 1-800-540-2505

You will be give a PIN number from each agency. Store it is a safe spot. You will need it in the future to unfreeze your credit.

- ❑ **Update Passwords and Utilize Multi-Factor Authentication**

Start using a password manager and enable 2-step or multi-factor authentication on existing accounts. This extra layer of security requires a user to have more than just a username and password.

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The intent of this handout is to help expand your financial education. All investors should consult a qualified professional before trading in any security.