

EQUIFAX CREDIT BUREAU CYBER BREACH-09/08/2017 UPDATE
10/17/2017

Dear Clients:

I highly suggest that individuals who may have been affected by this cyber breach, contact all four credit bureaus and have your credit frozen. This will require individuals who open any type of loan to physically go to bank branch to verify their identity.

To place a freeze on your credit reports, you need to call the credit reporting companies. There are three big ones — Equifax, Experian and TransUnion — and one smaller one, Innovis. Litan recommends freezing your credit at all four. Here are the numbers to call:

- Equifax — 1-800-349-9960
- Experian — 1-888-397-3742
- TransUnion — 1-888-909-8872
- Innovis — 1-800-540-2505

The Equifax Credit Bureau is used by lenders and credit card companies alike. Many individuals have their private credit information at Equifax Credit Bureau and are not even aware they do.

In mid-May of 2017 cyber-attacks started occurring at Equifax Credit Bureau and continued until the end of July of 2017. Up to 143 million individuals may be impacted by this breach. Equifax provides full names, social security numbers, birth dates, addresses, and, in some cases, driver license numbers, to banks, insurance companies, and other businesses use to confirm consumers are who they claim to be. All of this information has been compromised. **This means that well over half of all US residents are now at a significant higher risk of fraud and will remain so for years to come. Please monitor your credit!**

I highly suggest that you reach out to 866-447-7559. They have a website also, but you need to enter 6 of your social security numbers, and some are questioning the security of this website. That website is www.equifaxsecurity2017.com.