

Important information about the Equifax Breach

In September, 2017, Equifax announced that a data breach compromised the information of nearly 150 million Americans, including 3 million in Massachusetts.

What you should know:

A credit bureau is an agency that collects and researches credit information about consumers to determine how they handle their financial obligations. The data these agencies collect include sensitive information, including Social Security and credit card account numbers.

Equifax and other credit bureaus sell this information to creditors and credit-scoring companies to determine eligibility for loans and lines of credit.

Settlement:

Under a recent settlement with the Federal Trade Commission, the Consumer Financial Protection Bureau and 48 states, Equifax agreed to pay up to \$425 million to individuals impacted by the breach. The payments to individuals come in the form of free credit monitoring, cash payments and identity restoration services, and include:

- Free credit monitoring services for ten years to those impacted. Those who already have credit monitoring may apply for a \$125 credit.
- Cash payments up to \$20,000.
- Seven years of identity-restoration services.

According to the MA Attorney General's Office, Massachusetts is pursuing its own lawsuit against Equifax that does not prevent consumers from filing claims under the FTC settlement.

Are you impacted?

- To find out if you may be on the breach impact list, visit www.equifaxbreachsettlement.com. Click the "*I would like to*" link on the right of the menu bar, then click "*See if my information was impacted by the*

2017 data breach,” where you enter your last name and last 6 digits of your Social Security Number. The results will return as either:

“Based on the information you provided, our records indicate your personal information was impacted by this incident” which means your personal information was included in the data breach.

or

“Based on the information you provided, our records indicate that your personal information was not impacted by this incident. Equifax has worked hard to make the “Am I impacted” tool as accurate and up-to-date as possible,” which means that your information does not appear to be impacted, but it cannot be guaranteed.

- If your information appears to have been impacted, you have the option to file a claim at equifaxbreachsettlement.com/file-a-claim or complete and mail a downloadable claim form to

Equifax Data Breach Settlement
c/o JND Legal Administration
PO Box 91318
Seattle, WA 98111-9418

- The claims process has begun and will continue through January 22, 2020.

How the settlement works:

- Individuals affected by the breach may be eligible for 10 years free credit monitoring services or a cash payment of **up to** \$125 if they already have credit monitoring. The free credit monitoring includes credit monitoring of your credit report at all three bureaus (Equifax, Experian and TransUnion) for four years and \$1,000,000 of identity theft insurance and an additional six years of monitoring of your Equifax credit report. If you were a minor in May, 2017, you are eligible for a total of 18 years of free credit monitoring service.

- Individuals who have incurred expenses as a result of the breach may be eligible for cash payments up to \$20,000 to recover losses from unauthorized charges, fees paid to accountants and attorneys and other expenses.
- Even if you do not file a claim, you can get free help recovering from identity theft for at least seven years.
- Beginning in 2020, every US consumer can get six free credit reports each year for seven years from Equifax. These are in addition to the free reports all US consumers are currently entitled to by law at [annualcreditreport.com](https://www.annualcreditreport.com).

Experts suggest you:

- Regularly review your credit reports, and look for unauthorized activity. You can order a free report from each credit bureau once every 12 months at www.annualcreditreport.com. By law, you are entitled to three free each year, one by each bureau.
- Consider placing a credit freeze or lock to prevent identity thieves from opening a new account in your name. You will have to request to lift a freeze when you apply for credit. The credit bureau phone numbers are:
 - **Equifax** — 1-800-349-9960 **Experian** — 1-888-397-3742
 - **TransUnion** — 1-888-909-8872
- Monitor your credit card and bank statements.
- Use two-factor authentication on your online accounts whenever available.
- Be wary of calls and emails appearing to come from Equifax. Scammers have taken advantage of the breach, and others like it, and are contacting consumers claiming to be from Equifax to get personal information. If someone calls you claiming to be able to help you get a refund stemming from

the breach, it is a scam and you should hang up. If you have been targeted by someone claiming to be able to help you get a refund from this breach or have fallen victim to such a call, contact the Federal Trade Commission at [ftc.gov](https://www.ftc.gov).

- The Massachusetts Attorney General's Office has a page dedicated to answer questions about the Equifax Breach at <https://www.mass.gov/equifax-data-breach> and the Federal Trade Commission has a portal dedicated to the Equifax data breach at www.ftc.gov/enforcement/cases-proceedings/refunds/equifax-data-breach-settlement.
- If you would have further concerns or questions about how to protect your personal identity, contact the Equifax Settlement Administrator at toll free 1-833-759-2982 or email at info@EquifaxBreachSettlement.com.
- Gayle Bellotti, Senior Program Coordinator,
Norfolk District Attorney Michael W. Morrissey's Office
781-830-4920
Gayle.bellotti@massmail.state.ma.us