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Equifax, a major credit bureau, announced on Thursday, September 7, 2017, that it had been hacked and that records containing sensitive information on 143 million people had been compromised. This is about as big a security breach as we've seen and we encourage you to take it seriously.

You can learn more about the breach and the likelihood that your information was compromised at a web site set up by Equifax<<https://www.equifaxsecurity2017.com>>. That site also offers enrollment in a free protection service. This New York Times article<<https://www.nytimes.com/.../business/equifax-cyberattack.html>...> provides more context on the breach. Also in that article, there is another link that gives very good information on "How to Protect Your Information Online" which is worth reading.

There have been reports that earlier in the week, people were entering random information in the Equifax website and false positives were emerging. As of this writing, it appears that the website has been updated and is now reporting accurate information.

Events like this are a good reminder that one of the best ways to protect yourself from identity theft is to use good practices at home. Minimally, you should do the following:

- 1) Contact the following Credit Reporting companies:
 - a. Equifax — <https://www.equifax.com>
 - b. TransUnion — <https://www.transunion.com>
 - c. Experian — <https://experian.com>
 - d. Innovis —<https://innovis.com>
- 2) For each of these firms, advise them that you want credit alerts set up on your records. This requires the credit reporting agency to contact you in the event that anyone attempts to open a credit line or run your credit report. This should be a free service.
- 3) Consider asking each of the 4 agencies to “freeze” your credit. This will prevent anyone else from viewing your credit report (unless you already have a line of credit with an organization) or attempting to open a new credit line in your name. In most cases this is a fee-based service.
- 4) Sign up for credit monitoring. While you have the option to sign up for a free year with Equifax, credit monitoring is a multi-year commitment and typically costs \$20/month. While each of the credit reporting agencies offer these services, you can also get it from American Express and some of the larger financial institutions.
- 5) Check your credit report regularly. Most credit card companies now provide you with your latest FICO score on your monthly credit card statements. Keep an eye on those reports and if you see an unexplained change immediately contact the credit bureaus to get a current copy of your report.

The one thing you must not do is sign away your rights to sue Equifax for any financial damage you may experience as a result of this breach. Equifax has an interest in limiting their financial exposure — but your interest is in protecting your assets and your credit. These interests are not in line with each other. Consult a qualified attorney if you have questions.