



What To Do If You're Part Of A Data Breach?

Anytime a person's identity has been compromised, we suggest at a minimum, the following steps be taken:

1. Make a police report to document the incident. The credit bureaus may require this if submitting a dispute to remove fraudulent items; also the creditors will take it more serious if disputing charges.
2. Contact the credit bureaus to place a "Consumer Statement" or "Fraud Alert" on your credit report instructing creditors not to approve any credit applications unless they check proper identification or contact you first. Here are the numbers and websites:
 - (a) Experian: 800-525-0689 www.experian.com
 - (b) Equifax: 800-203-7843 or 800-392-7816 www.equifax.com
 - (c) Trans Union: 800-680-7289 or 800-916-8800 www.transunion.com
3. Can also place a security freeze on your credit file so that no one can access your credit report. Can call the same numbers above.
4. Sign up for a credit monitoring service online by clicking this link below.
http://www.transunion.com/personal-credit/affiliate-landing.page?channel=paid&cid=affiliate:cj:1offer:7074448:10944666&utm_source=cj&utm_medium=affiliate&utm_campaign=cj1offer&AID=10944666&CJPID=7074448

This should mitigate the damage that can occur from an identity breach.