



# MIKE DEWINE

★ OHIO ATTORNEY GENERAL ★

## **SECURITY BREACHES AND COMPROMISE OF PERSONAL INFORMATION** **- FOR INDIVIDUALS -**

If you are informed or discover that your personal information has been compromised, perhaps at your place of work or a company where you do business, you should first realize that a breach of security – especially involving encoded data - does not necessarily mean that your identity has been stolen. It does, however, increase the potential that your information could be misused. As a result, there are certain precautionary steps you may wish to take immediately:

### Place Fraud Alert

You may place a 90-day fraud alert on your credit report. This alert can be cancelled at anytime. These alerts are renewable every 90 days and should notify you if there are any attempts to open new accounts using your personal information. You only need to contact one of the three national credit reporting agencies to place an alert; that agency will then contact the other two agencies. You may contact one of the following:

- TransUnion [www.transunion.com](http://www.transunion.com) 1-800-680-7289
- Equifax [www.equifax.com](http://www.equifax.com) 1-888-766-0008
- Experian (TRW) [www.experian.com](http://www.experian.com) 1-888-397-3742

A 7-year alert can be obtained upon proof of an actual identity theft.

### Freeze Credit

You may freeze your credit. This prohibits a credit reporting agency from releasing any information in your credit report without your express authorization or approval. Credit freeze is designed to prevent credit, loans, and services from being approved in your name without your consent.

If you wish to freeze your credit with all three of the credit reporting agencies, you have to send a request to each agency. You can send your requests in writing, by certified mail or other comparable service, or by a secured electronic method authorized by the credit reporting agencies.

The credit freeze will be put in place within 3 business days after the credit reporting agency receives your request. The credit reporting agency will send you written confirmation of the freeze within 5 business days. At the same time, the credit reporting agency will provide you a unique PIN or password for verification purposes (not your social security #).

You can request a temporary lifting of the credit freeze at any time. If your request is in writing, the credit reporting agency is required to lift the freeze within 3 business days. If your

request is by electronic method or phone, the credit reporting agency is required to lift the freeze within 15 minutes.

There are fees associated with credit freeze. A credit reporting agency can charge up to \$5 to: freeze credit, lift the freeze and replace a lost PIN or password. There is no charge for a credit freeze if you are victim of identity theft.

### Monitor Credit Reports

You are entitled to receive one free credit report from each of the national credit reporting agencies per year. To request a copy of your free credit report, please call 1-877-322-8228 or visit [www.annualcreditreport.com](http://www.annualcreditreport.com). Examine and continue to monitor your credit report carefully. Look for any unauthorized accounts as well as numerous requests for your information from prospective creditors, which may indicate that someone is attempting to open accounts using your information. If you discover any unauthorized use of your personal information, contact your local law enforcement.

### Be Wary of Solicitations

Do not give your personal information to anyone who solicits it from you over the phone under the guise of helping you protect your identity from theft.

### Proactively Familiarize Yourself with Identity Theft Information

To obtain more information regarding data breaches of personal information or identity theft, please visit the Ohio Attorney General's website at [www.ag.state.oh.us](http://www.ag.state.oh.us). Should you need additional information, please contact the Identity Theft Unit of the Attorney General's Office at: 1-888-MY-ID-4-ME (1-888-694-3463).

### Other Resources

*To Buy or Not to Buy: Identity Theft Spawns New Products and Services to Help Minimize Risk*

<http://www.ftc.gov/bcp/edu/pubs/consumer/idtheft/idt05.shtm>

*Recommendations for Identity Theft Related Data Breach Notification*, Executive Office of the President, Office of Management and Budget

[http://www.whitehouse.gov/omb/memoranda/fy2006/task\\_force\\_theft\\_memo.pdf](http://www.whitehouse.gov/omb/memoranda/fy2006/task_force_theft_memo.pdf)

*How to Deal with a Security Breach*, Privacy Rights Clearinghouse,

<http://www.privacyrights.org/fs/fs17b-securitybreach.htm>

*Take Charge, Fighting Back Against Identity Theft*,

<http://www.ftc.gov/bcp/edu/pubs/consumer/idtheft/idt04.shtm>