

Press Releases

September 25, 2014

MADIGAN URGES JIMMY JOHN'S CUSTOMERS TO TAKE CAUTION, REPORT UNAUTHORIZED CHARGES

Attorney General Opens Investigation into Security Breach at 216 Restaurants

Chicago — Attorney General Lisa Madigan today warned consumers to be on the lookout for unauthorized charges on their credit or debit accounts due to a suspected data breach at an estimated 216 Jimmy John's restaurants around the country. Madigan announced her office is leading an investigation into the possible breach of customers' personal and financial information.

"Consumers who have made purchases at Jimmy John's with a debit or credit card should begin monitoring their accounts immediately for unauthorized charges," Madigan said. "Identity theft is a serious threat to consumers. It's critical to start incorporating extra precautions in your daily routine to limit the damage done as a result of a data breach."

The Champaign-based restaurant chain said that stores in 37 states were affected by the breach, which occurred between June and September. The company is offering credit protection services to impacted customers. For more information, customers can call 1-855-398-6442.

Attorney General Madigan also urged Illinois residents to call her office's <u>Identity Theft Hotline</u> at 1-866-999-5630 for assistance. Madigan's Identity Theft Unit has helped over 35,000 victims remove over \$26 million in fraudulent charges from their credit.

Madigan also offered these tips for consumers who have recently made purchases at Jimmy John's using a debit or credit card:

- **Set up Transaction Alerts** on your accounts to receive notifications when your credit or debit card is used above a certain dollar amount, so if someone uses your card without authorization, you'll receive a text message or email and can immediately call your card issuer to dispute the charge.
- Regularly review your bank and credit card statements to make sure there are no unauthorized transactions. Contest any unauthorized charges immediately by contacting your bank using the toll-free number on the back of your credit or debit card. Prompt reporting of unauthorized charges is critical to limit your liability, particularly if you are a debit card user because liability depends on how quickly you report a lost or stolen card. For instance, if you report a lost or stolen debit card before any unauthorized transactions occur, you are not responsible for any of the unauthorized charges, but if you make the report within two business days of losing your card, you can be liable for up to \$50 of unauthorized charges. After two days, reporting lost or stolen cards can increase your liability anywhere from \$500 and up.
- Review your credit reports for unauthorized accounts. You are entitled to one free credit report from each of the three
 nationwide credit reporting agencies per year. Go to www.annualcreditreport.com, or call 1-877-322-8228 to order your credit
 reports. Make sure all the information is correct. If not, immediately contact the credit reporting agency to request that the
 information be explained or corrected.
- Consider putting a security freeze on your credit. A security freeze, also known as a credit freeze, essentially locks down your personal data at the consumer reporting agency until an individual gives permission for the release of the data, which can prevent someone from taking out credit in your name. You can easily have the freeze lifted when you want to allow a company to check your credit if, for instance, you are opening new accounts or purchasing a car or home.

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