



Next Steps After Receiving a Data Breach Notice

Did you receive a notice that your personal information was taken during a data breach? Unfortunately we all have received many data breach notices over the years. While these notices can be troubling, we have some tips for you to help protect and monitor your personal and financial information.

If You Receive a Data Breach Notice...

Here are tips to follow if you receive a notice. These recommendations are also good general practices to keep in mind for protecting your personal and financial information.



Review all your financial accounts (checking, savings, retirement, etc.) frequently, regularly, and closely for accuracy. Dispute any unauthorized changes/debits immediately.



Obtain your free credit reports from annualcreditreport.com or call 1-877-322-8228. Report any unauthorized accounts or other inaccurate information to the business and credit reporting agencies immediately.



Consider placing transaction alerts with your bank or financial institutions. They will send you a notification when withdrawals above a pre-set dollar amount are made, allowing you to contact your financial institution to immediately dispute any unauthorized charges.



Be vigilant for other unusual occurrences, such as receiving other debit or credit cards in the mail or changes to your address or password for a financial account.



Use good password practices:

- Make sure your password is long and strong
- Don't reuse passwords you've used on other accounts
- Use multi-factor authentication when it's an option
- Pick security questions only you know the answer to
- Change passwords quickly if there is a data breach

SETTING UP A FRAUD ALERT

Consider requesting a fraud alert by contacting one of the three nationwide credit bureaus. They will place a flag on your credit reports for one year, which alerts potential credit grantors that they should request additional identification from someone applying for credit using your name.

When you contact one of the three major credit reporting agencies to place a fraud alert, they will alert the other two credit reporting agencies.

PLACING A CREDIT FREEZE

Consider placing a freeze on your credit report, which means that potential credit grantors will not be able to see your credit report, unless you prove it is you applying for credit and not an identity thief. To obtain a credit freeze, consumers must contact each of the three credit reporting agencies individually. You can find more information about how to place a credit freeze on our website at https://www.illinoisattorneygeneral.gov/Page-Attachments/security_freeze.pdf

Contact Information for the 3 Major Credit Reporting Agencies:

Equifax

1-800-525-6285
www.equifax.com
PO Box 105069
Atlanta, GA 30348

Experian

1-888-397-3742
www.experian.com
PO Box 9554
Allen, TX 75013

TransUnion

1-800-680-7289
www.transunion.com
PO Box 2000
Chester, PA 19016

ILLINOIS ATTORNEY GENERAL'S DATA BREACH NOTICE SYSTEM

You can check the database of reported breaches that impact Illinois residents. Click the link to the OAG Data Breach Notice System and select the SEARCH feature to view notices by name or to seek notices for a specific timeframe. There is no requirement to set up an account to do a search.

<https://illinoisattorneygeneral.gov/Consumer-Protection/Identity-Theft/>

To speak with a specially trained consumer advocate who can provide some guidance on how to protect your identity or what to do if you receive a breach notice contact the Illinois Attorney General's Identity Theft Hotline or visit our website.

1-866-999-5630

Individuals with hearing or speech disabilities can reach us by using the 7-1-1 relay service.

www.IllinoisAttorneyGeneral.gov