

Data Breach: What to Do

Yet another data breach is making headlines. What should you do, if your information is exposed? First, take a deep breath. Then, visit identitytheft.gov/databreach.

You'll learn what specific steps to take. For example, if your social security number was exposed, you'll want to order your free credit reports, and check for accounts you don't recognize. If a company affected by a data breach offers you free services, like credit monitoring or identity theft insurance, take advantage of it. You also might want to place a credit freeze for fraud alert. That'll make it harder for an identity thief to open new accounts in your name. If you find that someone is using your information to commit fraud, identitytheft.gov can help you report that, too. Find out how to recover from a data breach at identitytheft.gov/databreach.

Here are some steps to take to help protect yourself after a data breach:

- **Check your credit reports** from Equifax, Experian, and TransUnion — for free — by visiting annualcreditreport.com. Accounts or activity that you don't recognize could indicate identity theft. Visit IdentityTheft.gov to find out what to do.
- **Consider placing a [credit freeze](#) on your files.** A credit freeze makes it harder for someone to open a new account in your name. Keep in mind that a credit freeze won't prevent a thief from making charges to your existing accounts.
- **Monitor your existing credit card and bank accounts closely** for charges you don't recognize.
- If you decide against a credit freeze, **consider placing a [fraud alert](#) on your files.** A fraud alert warns creditors that you may be an identity theft victim and that they should verify that anyone seeking credit in your name really is you.
- **File your taxes early** — as soon as you have the tax information you need, before a scammer can. Tax identity theft happens when someone uses your Social Security number to get a tax refund or a job. Respond right away to letters from the IRS.

Visit Identitytheft.gov/databreach to learn more about protecting yourself after a data breach.

(Information provided by [The Federal Trade Commission](https://www.ftc.gov) (FTC). The FTC is the nation's consumer protection agency. The FTC works to prevent fraudulent, deceptive and unfair business practices in the marketplace.

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