



Equifax data breach facts

- At this time, it is estimated that 142 million American consumers had their personal information exposed during this attack.
- The breach lasted from mid-May through July.
- The hackers accessed
 - Names
 - Social Security numbers
 - Birth dates
 - Addresses
 - Driver's license numbers (in some instances).
 - Credit card numbers for approximately 209,000 people were stolen
 - Dispute documents with personal identifying information for approximately 182,000 people were stolen.

Things to know if you register for help from the Equifax site:

- You can visit Equifax's website, www.equifaxsecurity2017.com to check if your data has been compromised and register for assistance.
- **Equifax has an arbitration clause** buried in the terms of service. The language bars those who enroll in the Equifax checker program from participating in any class-action lawsuits that may arise from the incident.
- The CFPB has complained about the arbitration clause and **Equifax changed the language** to include an opt-out

Here's how the opt-out provision reads:

In order to exclude Yourself from the arbitration provision, You must notify Equifax in writing within 30 days of the date that You first accept this Agreement on the Site (for Products purchased from Equifax on the Site). ...

[You] must include Your name, address, and Equifax User ID, as well as a clear statement that You do not wish to resolve disputes with Equifax through arbitration.

- To determine if your information was exposed:
 - Visit the site www.equifaxsecurity2017.com.
 - Click on the "Potential Impact" tab and enter your last name and the last six digits of your Social Security number. Be sure you are on a secure computer and an encrypted network connection any time you enter your social security number. The site will tell you if you've been affected by this breach.
- U.S. consumers can get a year of free credit monitoring and other services through that site. It will give you a date when you can come back to enroll. Come back to the site and click "Enroll" on that date. You have until November 21, 2017 to enroll. **Be aware of the arbitration clause and opt out option.**