

Equifax Data Breach Affects 143 Million Americans.

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Nationwide credit reporting company Equifax says a cyber security breach compromised the personal data of as many as 143 million Americans.

The criminals accessed information including names, birth dates, addresses, social security numbers, and some number of driver's license numbers. Additionally, the credit card numbers of around 209,000 customers were accessed, as well as "personally identifying information" for about 182,000 customers who were involved in credit card disputes.



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Patrick Mansfield

According to Equifax, the breach occurred sometime between May and July, and Equifax discovered that the hack had occurred on July 29th.

Equifax is one of the three major American credit-reporting companies, issuing credit scores for virtually all American adults. To create their scores, Equifax tracks and is provided with data about loan payments and credit cards, as well as financial data on information like missed rent and utility payments, child support payments, address and employer history, and credit limits.

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What makes the Equifax hack especially bad because, unlike many previous hacks, a person may have had his or her information stolen without being a direct customer of Equifax, or having had anything to do with them in the past. Equifax receives data from banks, credit card companies, and retailers, as well as by purchasing public records. So there's no way of knowing whether a person would be among the more than 100 million people whose data was compromised.

Equifax is in the process of contacting the people whose credit card numbers or information from credit disputes was stolen to notify them that their information is no longer secure.

Equifax also is providing a service where consumers can check to see if they might be on the list of people impacted by the breach, and they can do so by entering their name and the last six digits of their social security number on a site Equifax has created. Equifax is offering people who use this service enrollment into a free identity theft protection service.

In the wake of this breach, it's important for people to be vigilant about checking their banking statements to confirm that no unexpected or unwarranted activity has taken place. Unfortunately, when information like name, social security number or driver's license numbers is stolen or exposed, there's no way of changing those numbers to make them secure again.

All people can do is be careful to monitor their accounts for suspicious activity. It should be noted that in situations like this in the past, criminals have sometimes obtained information and then delayed exploiting the information. So even long after this breach, people should continue to be alert.

More Information On Credit Reports:

[Consumers Annual Credit Report](#)
[Credit Report Monitoring](#)

Quick Summary - What You Need To Know:

1. Equifax is offering credit file monitoring and identity theft protection. To enroll, you need to submit your name and last six digits of your Social Security number.
2. If you enroll through the Equifax Website, you may be limiting your rights to sue, and any damages that you claim must be done through arbitration.

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