

DEPARTMENT OF BUSINESS OVERSIGHT*Ensuring a Fair and Secure Financial Services Marketplace for all Californians***JAN LYNN OWEN****Commissioner of Business Oversight****For Immediate Release**

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More than 15 million Californians affected by Equifax hack

SACRAMENTO – The California Department of Business Oversight (DBO) today urged all Californians to check immediately and take protective measures if they are among those whose personal information may have been compromised in the massive Equifax data breach.

Equifax, a credit monitoring agency, disclosed on September 7 that criminal hackers gained access to personal information – names, Social Security numbers, birthdates, addresses, and in some cases, credit card and driver license numbers – of 143 million U.S. consumers, including more than 15 million Californians. Equifax said it discovered the breach more than a month ago, on July 29, and that hackers had access to the personal data for more than two months before the discovery.

“This is a real threat to anyone whose personal information has been stolen,” DBO Commissioner Jan Lynn Owen said. “The exposure is ongoing and indefinite. The hackers can sell the information whenever they like – today, tomorrow or months from now. The potential for harm from this breach will have a long shelf life.”

To check whether you may have been impacted by the Equifax data breach, go to <https://www.equifaxsecurity2017.com/potential-impact/>. Equifax is offering free credit file monitoring and identity theft protection to all U.S. consumers, available through the dedicated website.

Consumers should make sure they are on the Equifax site. Scammers already have created fake sites in an effort to steal personal information. If using Wi-Fi, make sure the Wi-Fi connection is secure before submitting personal information.

Consumers also should be especially careful with any email purportedly from Equifax. Double-check the address the message was sent from and the spelling of any website to which an email directs you. Most phony email and websites involve a misspelled domain.

All consumers can also take the following steps to protect their personal information:

- 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.
- If you decide against a credit freeze, consider placing a fraud alert on your credit file. A fraud alert helps protect against the possibility of someone opening new credit accounts in your name. It lasts 90 days and can be renewed. To post a fraud alert on your credit file, contact one of the three major

credit reporting agencies below. If you contact any one of the three, fraud alerts will automatically be added by the other two.

Experian 1-888-397-3742, experian.com/fraud/center.html

TransUnion 1-800-680-7289, transunion.com/fraud

Equifax 1-888-766-0008, alerts.equifax.com

- Review each of your credit reports carefully. They are available for free at annualcreditreport.com. Accounts or activity you don't recognize could indicate identity theft, especially accounts opened recently.
- If you find items you don't understand on your report, call the credit bureau at the number on the report. Credit bureau staff will review your report with you. If the information can't be explained, you will need to call the creditors involved and report the crime to your local police or sheriff's office. See the California Attorney General's Identity Theft Victim Checklist at www.oag.ca.gov/idtheft/information-sheets.
- 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.

If you need further assistance, contact the Equifax dedicated call center at 866-447-7559. The DBO's Consumer Services Office also is available at 866-275-2677.

The DBO licenses and regulates more than 360,000 individuals and entities that provide financial services in California. The DBO's regulatory jurisdiction extends over state-chartered banks and credit unions, money transmitters, securities broker-dealers, investment advisers, non-bank installment lenders, payday lenders, mortgage lenders and servicers, escrow companies, franchisors and more.

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