

Data Breaches

These days it is not uncommon to hear about a data breach at another company that stores our personal information. *Equifax* was the latest company to hit the news this month. Their data breach was particularly troubling because 148 million records were stolen. "The information accessed may have included names, dates of birth, Social Security numbers, and home addresses." Exactly all the information a criminal needs to open bank and credit card accounts, or file tax returns, in our names. I believe we now live in a time where we have lost control of our personal information. So what can we do? [Wired - Equifax Officially has no excuse.](#)



Credit Freezes

To protect myself one action I can think to do is to freeze my credit reports. There are three main credit reporting companies, [TransUnion](#), [Experian](#) and [Equifax](#) (Note: The *Equifax* website is running slow today because all 143 million people are trying to freeze their credit files today. You may need to try another time.) and if you freeze your credit report with them then a criminal can not open an account in your name. In the future if you ever need to apply for credit, a mortgage, car loan or credit card, etc, you would un-freeze your report just long enough for the application to go through. In some states it is free to freeze your file but then you may have to pay a modest fee, maybe \$10, to un-freeze it and re-

freeze it in the future. Fees depend on the state where you reside. For my money \$10 is well worth it to avoid the headaches of identity theft, but I don't think we should have to pay to freeze our own personal information. I have heard that once an identity theft has occurred it is months if not years getting it all straighten out. [Washington Post - After the Equifax breach, here's how to freeze your credit to protect your identity.](#)

Consider placing a "Credit Freeze" on your account. The three major national credit bureaus are:

TransUnion

P.O. Box 390

Springfield, PA 19064-0390

(800) 916-8800

<http://www.transunion.com/securityfreeze>

Place or lift freeze online or call 888-909-8872

Experian

P.O. Box 949

Allen, TX 75013-0949

(888) 397-3742

<https://www.experian.com/freeze/center.html>

Place or lift freeze online or call 888-397-3742

Equifax

P.O. Box 105788

Atlanta, GA 30348

(800) 685-1111

<https://www.freeze.equifax.com>

Place or lift freeze online or call 888-766-0008

(Note: The *Equifax* website is running slow today because all 143 million people are trying to freeze their credit files today. You may need to try another time.)

Also, every 4 months think about getting a free annual credit report from one of the three main companies. That way you spread out over the year monitoring your credit report. Go to

<https://www.annualcreditreport.com> or by calling 1-877-322-8228.

Q: Should you order all three reports now or spread them out over time?

A: The answer depends on you.

If you are thinking about buying something big soon - a new car or even a home - you may want to get all of your credit reports now. That way you can correct any mistakes on all of them right away.

If you are not planning a big purchase, requesting them over time might be a better choice. When you spread them out, watch for expected changes or suspicious activity throughout the year.

Whichever strategy you choose, mark your calendar so you know when you can request your next free credit report.

More info:

[Federal Trade Commission \(FTC\) Credit Freeze FAQs](#)

[Credit Bureaus and Credit Scoring at USA.gov](#)

[Wired - Equifax Officially has no excuse](#)

[Washington Post - After the Equifax breach, here's how to freeze your credit to protect your identity](#)

Have Credit Card Companies Email or Text You of Transactions

Another thing you can do is tell your credit card company to send you an email or text message any time your credit card is used. Recently I was alerted at 11:30 pm one Saturday night that someone had used my credit card for a digital download online. Before the transaction had even moved from "Pending" to "Posted" in my account I had contacted the credit card company to change my credit card number and send me a new card. You can often do this online by signing in to the website of your credit card company and look for where you can sign up for notifications.

IRS and State Taxing Agencies

I believe it is time to pressure the IRS and state taxing agencies to lock down our files with them as well. We should be able to freeze our files with these agencies so that criminals can not file tax returns in our names and try to steal refunds. I'm sure it would not be too hard to come up with a tax filing freeze the same way credit bureaus can freeze and unfreeze our files.

If you have not yet heard about this scam here is what criminals are up to now. Once they have your personal information they can attempt to file a tax return in your name to try and claim a refund. *Intuit*, the company that makes *TurboTax* recently had to suspend filing state tax returns because of a flood of fraudulent activity.

[Intuit Working With State Governments to Solve Emerging Tax Fraud Problem](#)

I believe it is time to pressure elected officials to pass laws to freeze our files with governmental agencies. Why can't the IRS freeze our file just like the credit agencies can? I think they can, they just need to be pushed to do it.

[Office of the Inspector General](#)

[Consumer Complaints and Protection at USA.gov](#)

Social Security Administration (fraud line): 1-800-269-0271

Does WWW stands for World, Wide, Web or Wild, Wild, West? You decide!

Newsletter Archives

[Click here](#) to read some of my past newsletters.

Some of my clients do not realize that my business has expanded to all mobile devices. In fact, any consumer electronic product that you can purchase I can help you with. So if you would like help setting up or syncing your new smartphone or tablet or connecting your new WiFi TV to the Internet, just let me know.

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