

"Cyber criminals have stolen 143 million credit records in the recent hacking scandal at big-three credit bureau Equifax. At this point you have to assume that the bad guys have highly personal information that they can use to trick you. You need to watch out for the following things:

- *Phishing emails that claim to be from Equifax where you can check if your data was compromised*
- *Phishing emails that claim there is a problem with a credit card, your credit record, or other personal financial information*
- *Calls from scammers that claim they are from your bank or credit union*
- *Fraudulent charges on any credit card because your identity was stolen*

Here are 5 things you can do to prevent identity theft:

- *First sign up for credit monitoring (there are many companies providing that service including Equifax but we cannot recommend that)*
- *Next freeze your credit files at the three major credit bureaus Equifax, Experian and TransUnion. Remember that generally it is not possible to sign up for credit monitoring services after a freeze is in place. Advice for how to file a freeze is available here on a state-by-state basis: <http://consumersunion.org/research/security-freeze/>*
- *Check your credit reports via the free annualcreditreport.com*
- *Check your bank and credit card statements for any unauthorized activity*
- *If you believe you may have been the victim of identity theft, here is a site where you can learn more about how to protect yourself: www.idtheftcenter.org. You can also call the center's toll-free number (888-400-5530) for advice on how to resolve identify-theft issues. All of the center's services are free.*

And as always, Think Before You Click!