

Dragon Legal Digest

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The Equifax Breach - What You Should Know

With the recent Equifax data breach possibly affecting 145.5 million U.S. consumers, individuals have a 1 in 2 chance of being affected. This breach includes information such as names, Social Security numbers, birth dates, addresses, and credit card numbers, and everyone should take appropriate steps to protect themselves from the possible consequences, including identity theft.

WERE YOU AFFECTED?

The first thing individuals should do, if they think they may have been affected by this breach, is check Equifax's website, EquifaxSecurity2017.com, to see if they were impacted.

If you click on the "Am I Impacted" tab on the website, you'll be directed to input your last name and the last six digits of their Social Security number. Individuals will then receive a message indicating whether or not they were impacted.

WHAT TO DO IF YOU ARE IMPACTED

If you are one of the many individuals impacted by this breach, Equifax will ask if you'd like to enroll in "TrustedID Premier," which is a complimentary, year-long credit monitoring service they are providing to those impacted. This service will provide you with a copy of your credit report, will monitor your credit for unauthorized activity, and will check suspicious websites for your use of your Social Security number, as well as provide 1 million dollars in identity theft insurance, should you choose to enroll.

Regardless of whether or not you are impacted by the Equifax breach, everyone should monitor their credit for suspicious activity.



WHAT TO DO AFTER A BREACH

WHEN YOU HEAR ABOUT A DATA BREACH AT A COMPANY YOU DO BUSINESS WITH:

1 Change your login information on accounts with the affected company. If you used that same user name or password on other sites, change those, too.



2 Monitor any financial accounts associated with the breach for fraud. (Say, the credit card you used at a breached retailer.) Your liability may depend on how quickly you spot and report suspicious transactions.



3 Watch out for phishing attacks. Thieves often use news of a breach to generate new attacks, posing as the affected company to trick consumers into giving up personal information.



4 Take advantage of any free credit monitoring offered by the affected company, to catch new accounts opened in your name.



5 Place a free fraud alert on your file with the three credit reporting companies: Equifax, Experian and TransUnion. The renewable, 90-day alert requires lenders to verify your identity before issuing credit, making it tougher for someone to open new accounts in your name.



A more extreme measure: A credit freeze, which prevents anyone — including you — from obtaining new credit. Depending on your home state and circumstances, you may pay a small fee each time you place or lift the freeze.



You can request one free credit report from each credit reporting agency (Transunion, Experian, and Equifax) per year at AnnualCreditReport.com. It is a good idea to request one report every four months, as this allows for free monitoring throughout the year.

ACT QUICKLY AGAINST SUSPICIOUS ACTIVITY

If someone believes they are victims of identity theft, they should visit the federal government website IdentityTheft.gov, which allows you to report the identity theft and provides a checklist of actions to take in response. Such actions include freezing your credit and establishing a fraud alert. A fraud alert will require companies to verify an individual's identity before opening a new line of credit. To enact a fraud alert simply contact one of the agencies below.

- Equifax: 1-888-766-0008
- Experian: 1-888-397-3742
- TransUnion: 1-800-680-7289

BOTTOM LINE

Everyone should remain constantly vigilant about protecting their credit and their identity. Doing things like changing passwords, being protective of personal information, and monitoring your credit will place you in a good position to protect yourself from identity theft.

IMMIGRATION QUESTIONS?

Call to schedule an appointment with a representative from the U.S. Citizenship and Immigration Services

15 December 2017

Limited appointments available, so call soon!

591-8601

CONTACT US



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The Legal Office will be **CLOSED** for legal assistance, wills, POA, etc. the week of

13 November 2017

<https://aflegalassistance.law.af.mil>

Wills Appointments

Walk-Ins Only
Tues (0830-1000)

Legal Assistance

Walk-Ins Only
Wed (0930-1030)
Thur (1400-1500)

Powers of Attorney & Notaries

WALK-INS
Mon-Fri (0800-1630)