



Protecting Your Identity After a Data Breach

In light of recent high-profile breaches of highly sensitive data, this is a good time to remind individuals of how to protect their identity and credit information.

Individuals should examine their credit report, bank statements, and credit card statements for unauthorized activity. Signs of identity theft or fraud may include the presence of new accounts that the individual did not open, incorrect account balances or new charges that the individual did not initiate, missing funds from bank accounts, incorrect personal information in the statements or reports, or credit inquiries from companies that the individual did not contact. Individuals may obtain a copy of their credit report free of charge once a year from each of the three major consumer reporting companies by visiting the website AnnualCreditReport.com.

There are several options for individuals who believe they are or may become victims of identity theft or fraud. They should consider whether to place a fraud alert or a security freeze on their credit file. A fraud alert requires creditors to take additional steps to verify the individual's identity before issuing credit in the individual's name, but it does not prevent a lender from issuing the credit. In contrast, a security freeze prevents a lender from accessing an individual's credit reporting file or issuing credit in the individual's name, but also makes it more difficult for the individual to apply for credit with new lenders because the individual must take certain steps to lift the freeze.

Another option is for individuals to enroll in a credit monitoring service. These services typically monitor the individual's credit reports and scan credit applications, public records, and websites for unusual activity involving the individual. Individuals who already have experienced identity theft or fraud may want to select a service that also includes credit repair services.

For more information, individuals may visit the [Consumer Financial Protection Bureau's webpage](#) on protection against identity theft. This webpage includes links for information on how to contact each of the three major credit reporting agencies to set up a security freeze or fraud alert.

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