



PRESS RELEASE

Statement from Attorney General Frosh on Equifax Data Breach

BALTIMORE, MD (September 8, 2017) – Maryland Attorney General Brian E. Frosh today issued the following statement regarding the Equifax data breach, affecting approximately 143 million Americans.

“This data breach is one of the most alarming we’ve seen. The number of Americans impacted is enormous. I am deeply concerned that Equifax seems to be charging victims for services to identify and protect themselves from damages relating to the breach. It would compound the outrage if Equifax was profiting from its failure to maintain safely all of the data in its charge.”

“My office has reached out to Equifax and is seeking answers to understand the circumstances that led to the breach. Equifax must disclose the reasons for the apparent delay between the breach and the company’s public announcement, what protections the company had in place at the time of the breach, and why it appears to be attempting to profit from its own negligence. We will be closely monitoring the company’s response to ensure that Maryland consumers are protected. I urge consumers to take proactive and necessary steps to prevent any misuse of their information, while my office continues to investigate this massive data breach.”

BACKGROUND

On September 7, 2017, Equifax publicized that the company experienced a data breach. According to the company, the breach lasted from mid-May through July of 2017. The data breach exposed full names, Social Security Numbers, birth dates, addresses, and driver’s license numbers. For another 209,000 consumers, it also included credit card information.

The Equifax data breach puts consumers at risk for new account fraud, since it exposes personal information necessary to open new accounts at any point in the future. This information can be used to take out loans, open new credit accounts and other illegal and potentially damaging actions.

Attorney General Frosh encourages consumers to take the following steps:

- Check your credit reports from all three of the major credit reporting agencies: Equifax, Experian, and TransUnion. Reports can be obtained for FREE by visiting www.annualcreditreport.com. Unrecognizable accounts or activity could indicate identity theft.
- 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 credit freezes must be obtained from each

of the credit reporting agencies, and cost \$5 from each credit agency. A credit freeze won't prevent a thief from making charges to your existing accounts, such as debit and credit cards. Parents or guardians of minor children may also place a credit freeze on behalf of their child. For more information on how to obtain a credit freeze, please visit

<http://www.marylandattorneygeneral.gov/Pages/IdentityTheft/freezing.aspx>

- Monitor your existing credit card and bank accounts closely for changes you do not recognize.
- Visit www.identitytheft.gov/databreach to learn more.

Equifax appears to be offering consumers one year of free credit monitoring. However, Attorney General Frosh is still analyzing the terms attached to that offer, and cannot yet endorse consumers exercising this option. Consumers who go this route should be careful not to accidentally sign up for Equifax's paid service. If you are asked to enter your full Social Security Number, do not proceed. Their free offer only asks for your last name and the last 6 digits of your Social Security Number.

The Office of the Attorney General recommends that consumers review their account statements, online accounts, and credit files regularly for suspicious activity. If consumers feel they have been harmed and want to file a complaint, please call our Identity Theft Unit at 1-888-743-0023, or visit our website at www.marylandattorneygeneral.gov.