



Data Breach Communication: 5 Things You Can Do Right Now

Every day, it seems as if there's news of another data breach. By now, you've probably heard about the latest one involving Equifax, and you might be worried about what that means for you.

How can I protect myself if I'm exposed to a data breach?

While no one can make themselves completely safe from data breaches, there are several steps you can take to help protect yourself or at least limit the damage. In general, refrain from sharing account numbers, passwords, your Social Security Number, date of birth, and other information that can be used to identify you specifically.



Here are 5 quick tips to help you limit your risk for fraud:

- 1. Monitor your accounts.** If you receive a notice that you've been exposed to a data breach, closely monitor your financial accounts for suspicious activity. Don't assume that your exposure is limited to a single account.
- 2. Make contact.** Reach out to the breached company's fraud department if you believe that your information has been compromised.
- 3. Monitor your credit reports.** You should also obtain a copy of your credit reports from the three major bureaus—Experian, Equifax and TransUnion—to check for fraudulent activity.
- 4. Change your passwords.** Frequently change the passwords of your online accounts, including your social media and email accounts. Ensure you're using a strong password—even better, make it a passphrase—and use a unique login for each of your accounts.
- 5. Initiate a fraud alert.** When you request a fraud alert be added with any of the three major credit bureaus, the bureau you contacted will notify the other two and alerts will be added with those bureaus as well. A fraud alert (also known as an initial security alert) will warn lenders that you may have been a fraud victim. This fraud alert will stay on your credit report for 90 days. You can renew the fraud alert when it expires.

Is there anything else I can do to protect myself?

Yes, you can take advantage of ProtectMyID, an identity theft protection product offered to AAA members. You can enroll for free at AAA.com/IDTheft, or choose a more comprehensive version at a significant discount of \$8.95/month. The Deluxe product includes monitoring of the dark web, as well as alerts if your Social Security Number is exposed.