

U.S.PIRG Recommendations and FAQ in Response to the Equifax Data Breach

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The U.S. Public Interest Research Group (USPIRG) serves as the federation of and national office for state Public Interest Research Groups. PIRGs are non-profit and non-partisan consumer groups that stand up to powerful interests whenever they threaten our health and safety, our financial security, or our right to fully participate in our democratic society.

Earlier this year, hackers gained access to the personal data of as many as 143 million Americans in the Equifax breach. Here are U.S.PIRG's recommended actions for consumers and a link to our website with answers to frequently asked constituent questions.

Recommended Actions for Consumers:

- Request a free credit report - all three credit bureaus will give you one free report by law per year. The official website authorized by the government for requesting these free reports is annualcreditreport.com.
- Consider placing a credit freeze (also known as a security freeze) with all three credit bureaus. See our step-by-step guide for getting a credit freeze at uspirg.org/resources/usp/protect-yourself-against-new-account-id-theft. Only the credit freeze stops new account identity theft.
- Place a free renewable 90-day fraud alert. Any consumer can place a free renewable 90-day fraud alert by law by contacting any one of the three credit bureaus. You'll need to set a tickler on your calendar to renew it every three months.
- Don't accept any deal from Equifax until you understand [how Equifax has modified its terms of service](#), and read our summary of the [limitations and potential risks of Equifax's offering](#).
- If you've already been affected, take steps to recover from identity theft by visiting identitytheft.gov.

Frequently Asked Constituent Questions:

A FAQ is available on our website uspirg.org and will be updated as the story changes. We have provided answers to some of the public's questions related to this data breach including the following:

- What happened?
- Am I affected?
- What should I do?
- What is a credit (or security) freeze?
- Should I accept the packaged offered by Equifax?
- What is Equifax offering? And why does it fall short?
- How do I place a credit freeze?
- What do I do if I detect new account identity theft?