



If you are affected by the Equifax breach, consider taking the following steps. Be sure to keep a record with the details of your conversations and copies of all correspondence.

1. Place a fraud alert on your credit reports. Fraud alerts can help prevent an identity thief from opening any accounts in your name.
  - Request free credit reports – [www.annualcreditreport.com](http://www.annualcreditreport.com)
  - Ask the company to put a fraud alert on your credit file - *initial fraud alert stays on your account for 90 days*
  - Review credit report, look for accounts you didn't open; debts you cannot explain, etc.
  - Correct any credit report discrepancies
  
2. Consider placing a freeze on your credit.
  - Find out more at <https://www.consumer.ftc.gov/articles/0497-credit-freeze-faqs>
  
3. Complete IRS Form 14039 if there has been Income Tax Fraud or potential for fraud.
  - You can find the form online at <https://www.irs.gov/pub/irs-pdf/f14039.pdf>
  - Check with your tax professional
  
4. Advise the Social Security Administration fraud hot line at 800-269-0271.
  
5. File a complaint with the Federal Trade Commission (FTC).
  - Call 877-438-4338 or complete the complaint form on-line at [www.ftccomplaintassistant.gov](http://www.ftccomplaintassistant.gov)

6. Consider monitoring your credit by requesting a free credit report from the following three companies.

**Tip:** Each company offers a free credit report once a year. To consistently monitor your credit, request a credit report from each company 3-4 months apart, rather than all at one time.

- 1. TransUnion Fraud Victim Assistance Department**

P.O. Box 6790  
Fullerton, CA 92834  
(800) 680-7289  
[www.transunion.com](http://www.transunion.com)

- 2. Experian**

475 Anton Blvd.  
Costa Mesa, CA 92626  
(714) 830-7000  
(888) 397-3742  
[www.experian.com](http://www.experian.com)

- 3. Equifax Credit Information Services, Inc.**

P.O. Box 740241  
Atlanta, GA 30374  
(888) 766-0008  
[www.equifax.com](http://www.equifax.com)

If you would like more information about identity theft, please contact:

**Federal Trade Commission**

Consumer Response Center  
600 Pennsylvania Avenue NW  
Washington, DC 20580  
(877) FTC-HELP [877-382-4357]  
<https://www.ftc.gov/> (click on Avoid ID Theft)

*Please research and know all aspects of these options before considering taking action. Some of these steps have specific consequences and can affect your credit in different ways. Provident Financial Consultants, LLC is not recommending you to take these steps or take action. We are simply relaying this information to you as a resource.*