

# The Equifax Data Breach: What You Need to Know and What You Can Do to Protect Your Personal Information

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If you have a credit report, there is a good chance that you are one of the 143 million American consumers whose sensitive personal information was exposed in a data breach at Equifax, one of the nation's three major credit reporting agencies. Last week, Equifax announced between mid-May and July of this year, hackers exploited a vulnerability on Equifax's website to steal people's names, Social Security numbers, birth dates, addresses and, in some instances, driver's license numbers. Credit card numbers for about 209,000 people and dispute documents with personal identifying information for about 182,000 people were also accessed.

While Equifax has said it will send notices via mail to those whose credit card numbers or dispute records were breached, it has also developed a way for individuals to determine whether their personal information was compromised:

1. To find out if your information may have been exposed, visit the site <https://www.equifaxsecurity2017.com/potential-impact/>
2. Enter your last name and the last six digits of your Social Security number. Make sure you are on a secure computer and an encrypted network connection. The site will tell you if you may have been affected by this data breach.
3. Whether or not your information was exposed, Equifax is offering a year of free credit monitoring and other services. The site will give you a date when you can come back to enroll. Write down the date and come back to the site on that date and click "Enroll." You have until November 21, 2017 to enroll.

In addition to the above, there are other steps you can take to protect yourself after this breach and from the threat of any identity theft. First, consider checking your credit reports—you can do so for free at [annualcreditreport.com](http://annualcreditreport.com). Accounts or activity you do not recognize could indicate identity theft. Second, consider placing a credit freeze on your files. A credit freeze prevents creditors from

accessing your credit report, and prevents credit, loans and services from being approved in your name without your consent. Keep in mind this will not prevent someone from making charges to your existing accounts. Finally, closely monitor your existing credit card and bank accounts for charges you do not recognize.

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