

RESPONDING TO A DATA BREACH



When names and Social Security numbers are stolen, they can be used to open new accounts, apply for loans, or commit tax fraud. If notified of a data breach early, you can take steps to limit the damage. Every state, D.C., Puerto Rico, and the Virgin Islands require notification of such breaches. Other laws may also apply depending on the information involved.

Responding to a data breach can be tough, but tools and resources are available to help. SAGECents compiled the following tips to guide you if you receive a data breach notice.

☐ **CHANGE YOUR PASSWORDS AS SOON AS YOU CAN.**

If you are notified about a data breach, immediately change the password you use with that company and your accounts using a similar password.

☐ **TURN ON MULTI-FACTOR AUTHENTICATION (MFA) OR TWO-FACTOR AUTHENTICATION (2FA).**

Help secure your accounts even if your password has been exposed by adding an additional layer of security. Multi-factor authentication requires an additional passcode you get via an authentication application or security key. In many apps, you can select "2-step verification" under Security and Login in the app's Settings and Privacy section.

☐ **CHECK WHAT INFORMATION WAS EXPOSED AND TAKE ACTION.**

Whether it's your password, Social Security number, or your bank information, [IdentityTheft.gov/databreach](https://www.identitytheft.gov/databreach) has information on what to do to help protect yourself from identity theft.

- IdentityTheft.gov is a one-stop resource managed by the Federal Trade Commission, the nation's consumer protection agency. You can visit them online or call 1-877-IDTHEFT (1-877-438-4338).

If someone is using your information to open new accounts or make purchases, report it and get help by visiting [IdentityTheft.gov](https://www.identitytheft.gov) - Assistant.

- Contact the IRS to prevent someone else from using your Social Security number to file a tax return to receive your refund. Visit [Identity Theft Central](https://www.irs.gov/identitytheft) or call 1-800-908-4490.
- File an online report with the Internet Crime Complaint Center (IC3) at [ic3.gov](https://www.ic3.gov). Its mission is to receive, develop, and refer cybercrime complaints to law enforcement and regulatory agencies.



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□ **CONTACT ONE OF THE THREE MAJOR CREDIT BUREAUS.**

People whose Social Security numbers have been stolen should contact one of the three major credit bureaus to ask that fraud alerts or a credit freeze be placed on their credit reports. The company you call is required to contact the others:

- Equifax at 1-800-525-6285 | Experian at 1-888-397-3742 | TransUnion at 1-800-680-7289

□ **MONITOR YOUR CREDIT.**

Regularly check your credit report for anything unusual. Many businesses who experience a data breach consider offering at least a year of free credit monitoring or other support such as identity theft protection or identity restoration services, particularly if financial information or Social Security numbers were exposed. Free credit reports are available online at AnnualCreditReport.com.

□ **CONSIDER USING A PASSWORD MANAGER.**

Password managers can help you create complex and unique passwords that you won't reuse between accounts, and you won't have to worry about remembering. Two options are [Bitwarden](#) (free) or [1Password](#).

□ **REVIEW OTHER SAGECENTS RESOURCES.**

If you have experienced a scam or identity theft, the following SAGECents resources might help you respond and recover.

- If you experienced a scam, [the BBB Scam Survival Toolkit](#) guides you through every step of the process, helping to create a personalized recovery plan.
- [IdentityTheft.gov](#) can help you report and recover from identity theft, guiding you through recovery steps or building a recovery plan for you.

If you are notified of a data breach regarding your personal information, there are tools and resources to minimize damage and build a recovery plan.

THE ABOVE TIPS WERE COMPILED FROM THE FOLLOWING RESOURCES:

[Have you been affected by a data breach? Read on | Consumer Advice \(ftc.gov\)](#)
[Data Breach Response: A Guide for Business | Federal Trade Commission \(ftc.gov\)](#)
[We Keep Us Safe: LGBTQ Digital Safety Guide | GLAAD](#)
[The ultimate guide to LGBTQ+ safety and privacy online | NordVPN](#)
[What You Can Do To Protect Your Personal Information | SSA](#)