A.G. Schneiderman Launches Formal Investigation Into Equifax Breach, Issues Consumer Alert

Over 8 Million New Yorkers Affected By Equifax Data Breach

NEW YORK – Attorney General Eric T. Schneiderman today issued a consumer alert following the report that Equifax Inc., one of the nation’s three major credit reporting agencies, experienced a massive breach affecting 143 million Americans and over 8 million New Yorkers. Today, as part of a formal investigation into the incident, Attorney General Schneiderman sent a letter to Equifax seeking additional information about the breach. The breach lasted from mid-May through July, when hackers accessed names, Social Security numbers, birth dates, addresses and, in some instances, driver’s license numbers. Approximately 209,000 individuals had their credit card numbers stolen.

“The Equifax breach has potentially exposed sensitive personal information of nearly everyone with a credit report, and my office intends to get to the bottom of how and why this massive hack occurred,” said Attorney General Schneiderman. “I encourage all New Yorkers to immediately call Equifax to see if their data was compromised and to consider additional measures to protect themselves.”

Consumers can contact a dedicated call center at 866-447-7559 to determine if they have been affected by the breach. The call center is open every day (including weekends) from 7:00 a.m. – 1:00 a.m. Eastern time.

Consumers should also consider taking these additional steps:

- Check your credit reports from Equifax, Experian, and TransUnion by visiting annualcreditreport.com. Accounts or activity that you do not recognize could indicate identity theft. This is a free service.
- Consider placing a credit freeze on your files. A credit freeze makes it harder for someone to open a new account in your name. It will not prevent a thief from using any of your existing accounts.
- Monitor your existing credit card and bank accounts closely for unauthorized charges. Call the credit card company or bank immediately about any charges you do not recognize.
- Since Social Security numbers were affected, there is risk of tax fraud. Tax identity theft happens when someone uses your Social Security number to get a tax refund or a job. Consider filing your taxes early and pay close attention to correspondence from the IRS.

Under New York law, businesses with New York customers are required to inform customers and the Attorney General's Office about security breaches that have placed personal information in jeopardy. The Attorney General's Office investigates data breaches to determine if customers were properly notified of the breach and if the entity had appropriate safeguards in place to protect customers' data. The Attorney General has previously proposed new legislation to make consumer information more secure.

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The People of the State of New York v. Maurice R. Greenberg & Howard I. Smith
