

Personal information of about 145 million people may have been exposed in Equifax data breach.



HERE'S WHAT YOU NEED TO KNOW:

Equifax has announced that criminals have exploited a vulnerability in their website application, allowing them to gain access to certain files. The data breach appears to have taken place from mid-May through July 2017. The company discovered the unauthorized access on July 29 of this year.

Accessed information includes names, Social Security numbers, birth dates, and addresses. In some cases, driver's license numbers and even credit card numbers were accessed.

SIX WAYS IDENTITY THIEVES CAN USE YOUR INFO

- Take out a bank loan in your name—leaving you to pay it off.
- File tax returns in your name— leaving you to explain it to the IRS!
- Obtain a driver's license in your name. Which could affect your driving record.
- Receive medical treatment in your name— leaving you with the bill and incorrect medical data in your health records.
- Open credit card accounts in your name— affecting your credit rating.
- Commit crimes in your name, possibly resulting in your arrest.

IF YOUR SOCIAL SECURITY NUMBER IS STOLEN, TAKE THESE FOUR STEPS:

1. Place a fraud alert on your credit files.
2. Monitor your credit files.
3. Report any resulting identity theft to the FTC.
4. Notify the IRS that you're a potential tax fraud victim.

Also, check out [these tips](#) on how to deal with data breaches.

Breaches may seem common these days, and the payoff for cybercriminals may be lucrative. As a result, it can be helpful if you add another layer of protection to your digital life by using an identity theft protection service like LifeLock.

IF YOU'RE NOT CURRENTLY OFFERING LIFELOCK TO YOUR EMPLOYEES, CONTACT YOUR BENEFITS BROKER.

IF YOU ARE A LIFELOCK MEMBER, REST ASSURED, YOU HAVE COMPREHENSIVE IDENTITY THEFT PROTECTION.

Enjoy the peace of mind that comes with LifeLock.

A REMINDER OF HOW LIFELOCK WORKS:

SCANNING

LifeLock looks for threats to your identity.

ALERTING[†]

LifeLock alerts you of suspicious threats by text, email, or phone.^{**}

RESTORING

If your identity is stolen, LifeLock's U.S.-based team will work to fix it.

MILLION DOLLAR PROTECTION™ PACKAGE[‡]

- **STOLEN FUNDS REIMBURSEMENT[‡]**
If you're ever a victim of identity theft, we will reimburse stolen funds up to the amount provided by your membership plan.
- **COVERAGE FOR LAWYERS AND EXPERTS[‡]**
If you become a victim of identity theft while a member, we will provide the necessary lawyers and experts if needed to help resolve your case.
- **PERSONAL EXPENSE COMPENSATION[‡]**
LifeLock will cover you for personal expenses incurred as a result of identity theft, up to the limits of your plan.

Log into the LifeLock Member Portal and double-check that the information on file is accurate.

REMEMBER, LIFELOCK MEMBERS: YOU HAVE COMPREHENSIVE IDENTITY THEFT PROTECTION.

LifeLock sees the identity threats you could miss. And if there's a problem, LifeLock will work to fix it.

No one can prevent all identity theft.

[†] LifeLock does not monitor all transactions at all businesses.

^{**} Phone alerts made during normal local business hours.

[‡] Reimbursement and Expense Compensation, each with limits of up to \$25,000 for Standard, up to \$100,000 for Advantage and up to \$1 million for Ultimate Plus. And up to \$1 million for coverage for lawyers and experts if needed, for all plans. Benefits provided by Master Policy issued by United Specialty Insurance Company, Inc. (State National Insurance Company, Inc. for NY State members). Policy terms, conditions and exclusions at: LifeLock.com/legal.

