

DATA BREACHES AND YOU



Below are a few key steps to take immediately if you suspect a data breach. And keep in mind that common sense is your best defense! Check your cards and bank activities regularly and be on the lookout for any changes or transactions that you don't recognize.

1. Change your credentials immediately. It's hard to know exactly what was stolen, so do this on every account that might remotely be tied to the breach. And while you're at it, enable two-factor authentication if available.
2. Enroll in free credit monitoring. Most often, when a major breach occurs, the organization in question will offer a year of free credit monitoring to those affected.
3. Check your credit reports by signing up for a free credit report at AnnualCreditReport.com. You are entitled to a free report every 12 months from the three major credit bureaus: Equifax, Experian, and TransUnion.
4. Consider placing a credit freeze on your accounts. A credit freeze prevents creditors from being able to pull your file, which means if someone—an identity thief for example—tries to open an account in your name, they will be blocked. You can unfreeze your file at any time. Note that freezes must be placed with each credit reporting bureau individually.
5. If you don't want to place a credit freeze, at least take advantage of fraud alerts. Fraud alerts last for 90 days and are completely free.
6. Beware of phishing attacks. When personally identifiable information ends up in the hands of criminals, there is often an increase, specifically in spear fishing. The attacker has your information and so can then tailor emails that look legit. Think before you click!

Things *YOU* Can Do To Avoid Data Breaches

1. If you see something strange, in the physical, cyber, or human domains, report it immediately!
2. Know how to recognize social engineering attacks via email, SMS, on the phone, and social media.
3. Mind your devices. Our lives are more mobile than ever thanks to smartphones and tablets. Where we go, our information goes.
4. Always keep your technology with you when you are not in the office. We live a mobile life and security is absolutely essential!
5. Use common sense while on the internet, using email and social networks.

Data Breach Stats

Yahoo
400,000 passwords lifted and posted online.

University of Nebraska
600,000 social security numbers, addresses, and grade information.

Wyndham Hotels
600,000 credit card numbers stolen over 2 years. More than \$10.5 million in fraudulent transactions.

eHarmony
1.5 million stolen passwords.

Global Payments
1.5 million lost credit card numbers, PINs, and other PII. Cost of breach: \$84.4 million.

Iranian Banks
3 million debit card numbers & associated PINs posted online.

LinkedIn
6.5 million hashed passwords.

Sony
77 million stolen records.