



CRIME PREVENTION MONTH: BE PROACTIVE IN RESPONSE TO DATA SECURITY BREACHES

by Texas Attorney General Greg Abbott

EACH OCTOBER, NATIONAL CRIME PREVENTION Month encourages communities across the country to make crime prevention a priority. As part of this worthy endeavor, the Office of the Attorney General (OAG) reminds Texans to renew their focus on protecting their identities and financial data. Texas residents who have been impacted by recently announced data security breaches affecting retailers nationwide should take proactive steps to protect themselves from identity theft.

To prevent damage to their credit, Texans who shopped at the affected stores should affirmatively monitor their credit reports, learn about their rights under Texas law and utilize the credit monitoring services that the affected retailers have made available to them. For example, Home Depot announced in September 2014 that the information of customers who used debit or credit cards at its U.S. stores was impacted by a data breach. The retailer is offering free identity theft and credit monitoring services to customers who register for those services either by calling (800) HOME-DEPOT or sign up online at <https://homedepot.allclearid.com>.

The OAG is actively participating in multistate investigations of the data

breaches and urges Texans who have been affected by these security breaches to consider taking the following actions:

- Check their credit card and debit card accounts regularly. Even if their information has not been used, it is critical for Texans to monitor their accounts for any suspicious activity such as charges they don't remember making. If they notice any errors, they should immediately notify their credit or debit card provider – by phone and in writing.
- Change PIN numbers and passwords for any affected accounts.
- Place an initial fraud alert on their credit report. Contact one of the three major credit reporting agencies – Experian, Equifax or TransUnion – to place an initial fraud alert, which will stay on their credit report for 90 days. The alert is free of charge and will make it more difficult for someone to open credit in their name. The person's credit file will be flagged and if someone attempts to open a credit account in his or her name, increase the limit on an existing account or obtain a new card on an existing account, the creditors should take steps to verify that the person has authorized the request.
- Obtain their free credit report at

www.annualcreditreport.com or by calling (877) 322-8228. (These are the only sites which provide a free credit report.) Individuals are entitled to one free credit report per year from each of the three major credit reporting agencies. Individuals can pull all three at once or stagger their requests so they can review their reports throughout the year.

- If they determine they are an ID theft victim, they should file an identity theft complaint with local law enforcement, obtain a copy of that report and consider obtaining a security freeze. Under Texas law, if individuals provide the credit reporting agency with their police report, there is no charge for a freeze. A freeze on an individual's file prevents credit reporting agencies from releasing his or her credit report to a credit grantor unless the person first gives his or her permission. (Certain exceptions apply so that for example, companies the person already does business with – such as his or her mortgage or cell phone company – will still have access to the person's report.)
- Go to the OAG's ID Theft website and review the Identity Theft Victim's Kit found at www.texasfightsidtheft.gov. The website kit is designed to help victims

navigate the process of protecting their credit and includes relevant forms and agency contact information.

- Go to the website of the affected retailers and find out how their customers might be impacted and what services may be offered to them as a result. For example, Target announced in December 2013 and January 2014 that the information of approximately 70 million customers was impacted by a data breach and is offering free credit monitoring to all customers of its U.S. stores who register for that monitoring service at www.creditmonitoring.target.com.
- File a complaint of identity theft with the U.S. Department of Justice, which has the authority to prosecute identity theft at the federal level. Texans can report ID theft to federal authorities and receive additional assistance with identity theft-related issues through the Federal Trade Commission by calling (877) IDTHEFT (1-877-438-4338), or visit the agency's website at www.ftc.gov.
- File a complaint with the Texas Attorney General at www.texasattorney-general.gov and learn more about identity theft at www.texasfightsidtheft.gov.

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