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**ATTORNEY GENERAL T.J. DONOVAN ISSUES ALERT ON MASSIVE
DATA BREACH**

***URGES VERMONTERS TO PROTECT THEIR PERSONAL INFORMATION;
MORE THAN 240,000 VERMONTERS LIKELY AFFECTED***

(MONTPELIER) – Attorney General T.J. Donovan acted swiftly to reports of a massive data breach that could expose hundreds of thousands of Vermonters to identity theft or other criminal activity. The giant credit reporting agency, Equifax, suffered a major data security breach on July 29, 2017. Over 240,000 Vermonters may be affected and vulnerable to identity theft. Up to 143 million Americans may be affected.

Today, the Attorney General, in partnership with the Department of Public Safety issued an alert through the Emergency Alert system – part of the Attorney General’s new Scam Alert initiative to directly contact over 15,000 Vermonters with information about how to protect their credit and other personal information.

“Our priority is to protect the health and safety of Vermonters,” said Donovan. “And, that includes their financial health and protecting their personal information from criminals,” he said. “Today, I am issuing an emergency alert to tell Vermonters about this data breach and provide them information about how to protect themselves.”

“We take data breach very seriously in Vermont,” said Donovan. “Vermonters deserve and expect that their personal information will be secure, and if a breach occurs that they are notified

immediately. Vermonters can expect that we will continue to enforce our consumer protection and data breach laws and protect Vermonters from harm,” said Donovan.

Vermont’s Security Breach Notice Act requires businesses and state agencies to notify the Attorney General and consumers in the event a business or state agency suffers a “security breach.” A security breach is defined as the “unauthorized acquisition or a reasonable belief of an unauthorized acquisition of electronic data that compromises the security, confidentiality, or integrity of personal information maintained by the [business or state agency].”

Businesses are required to notify the Office of the Attorney General within 14 days of discovering or being notified of a breach. For more information about Vermont’s Security Breach Notice Act, go to: <http://ago.vermont.gov/focus/consumer-info/privacy-and-data-security1.php>

In addition to issuing an alert, Donovan said his office is directing Vermonters to a webpage on its Consumer Assistance Program website at: consumer.vermont.gov (note: do not include a “www” to access the site). Or, Vermonters with questions can call CAP at: 800-649-2424.

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VT Alert Script:

This is Attorney General TJ Donovan with an important alert. Equifax, a national credit reporting agency, has reported a massive breach of sensitive consumer information in their system. This breach includes Social Security numbers, birth dates, addresses, and possibly even driver’s license and credit card information. Most Vermont adults are likely impacted by this breach.

To get the latest information, and steps you can take to protect yourself from possible identity theft, visit our website at consumer.vermont.gov, or call us at 800-649-2424. Thank you.

MORE INFORMATION ON IDENTITY THEFT AND THE EQUIFAX DATA SECURITY BREACH

Who is Equifax? Why should I be concerned?

Equifax is a consumer credit reporting agency. Equifax gathers and provides credit information based on an individual’s borrowing and bill-paying habits.

Equifax suffered a major data security breach on July 29, 2017. Over 240,000 Vermonters were potentially impacted and are vulnerable to identity theft. The information stolen includes names, Social Security numbers, birth dates, addresses and, in some instances, driver’s license numbers. In addition,

credit card numbers and certain dispute documents with personal information were accessed. Equifax will be sending letters to all affected consumers.

You can visit equifaxsecurity2017.com or call 866-447-7559 (every day from 7am to 1pm EST) to see if you were affected or to follow the ongoing investigation. ***Be aware that the Equifax website contains a waiver of certain legal rights. If this is of concern to you please read the Terms and Conditions of that website closely.*** You can also contact the Attorney General's office at 800-649-2424 or AGO.CAP@vermont.gov with further questions.

What is identity theft?

A breach does not necessarily mean you are a victim of identity theft – it does mean you are now susceptible to it.

Identity theft is the unauthorized **use** of another person's personal identifying information to obtain credit, goods, services, money or property (for more information on Vermont laws regarding privacy and data security, [click here](#)).

Identity theft may involve fraudulent use of credit card or bank account information. In some cases, your social security number and other personal information may be used to fraudulently obtain driver's licenses, lines of credit, loans or other consumer accounts.

I think I am a victim of identity theft. What steps should I take?

- [Review](#) your credit reports carefully for any unauthorized accounts. You can obtain your free credit report from each of the Credit Reporting Bureaus through AnnualCreditReport.com. If you find anything that should not be there, be sure to save a copy of the report. Then, contact the credit reporting agency to dispute all inaccurate items.
- Place a fraud alert or consider a freeze on your credit reports. Freezing your credit report could help prevent unauthorized creation of new accounts using your information. Freezing your credit report does not mean you are freezing your bank account, or that you can't use your credit card. You can find out more information from the [Federal Trade Commission](#) about [fraud alerts](#) and [freezing your credit files](#). To place a fraud alert or freeze on your credit files, contact the three credit reporting agencies listed here:

[EQUIFAX](#) 1-800-525-6285

[EXPERIAN](#) 1-888-397-3742

[TRANSUNION](#) 1-800-680-7289

- Close any accounts that have been tampered with or opened fraudulently.
- File an "identity theft" police report and ask for a copy for your records. [Find your local police agency](#).
- File a complaint with the [Federal Trade Commission](#).
- Write down the name of anyone you talk to, what s/he told you, and the date of the conversation.
- Follow-up in writing with all contacts you've made about the ID theft on the phone or in person. Use certified mail, return receipt requested, for all correspondence regarding the theft.

- Keep copies of all correspondence or forms relating to the ID theft.
- Keep the originals of supporting documentation, like police reports and letters to and from creditors; send copies only.
- Keep old files even if you believe the problem is resolved.

I still have questions, where can I find out more?

Find out more about identity theft by visiting the [Federal Trade Commission](#). You can also contact us at 800-649-2424 or AGO.CAP@vermont.gov.