



Data Breach: What to Do If It Happens to You

You just found out from the news or a notification letter that your personal information was part of a data breach - what should you do? You can take few simple steps to protect yourself from the risk of having your personal information compromised further. Read more to learn what to do and what it means to be affected by a data breach.

Wisconsin Data Breach Law

Wisconsin Statute 134.98 requires most businesses operating in Wisconsin that collect personal information about individuals who reside in Wisconsin to notify them if an unauthorized person has acquired their personal information. This law also applies to a Wisconsin state government agency and to cities, towns, villages, and counties.

What Personal Information Is Covered

The law defines personal information to mean an individual's last name and the individual's first name or first initial in combination with any of the individual's following information:

- Social security number.
- Driver's license number or state identification number.
- Financial account number including a credit or debit card account number or any security code, access code or password that would permit access to the individual's financial account.
- DNA profile.
- Any unique biometric data including fingerprint, voiceprint, retina or iris image.

If any of the personal information described above is publicly available and is encrypted, redacted or altered in a manner that makes the information unreadable, it is not considered "personal information" for purposes of this law.

What to Do

• Place a Fraud Alert on Your Credit Report

Notify each of the three credit reporting agencies to request a Fraud Alert on your credit report. A Fraud Alert is free and can be done over the phone. The credit reporting agency will request your

social security number in order to be sure you are you. You can use the contact information provided here to feel safe when giving them your information. They will place an alert on your credit report that will notify creditors if an attempt is made to open an account in your name. You may not be notified, but creditors may deny credit as a result. A fraud alert can be removed by a consumer by writing to the credit reporting agency and requesting removal. A fraud alert can be renewed every 90 days or for seven years if you become a victim of identity theft.

Equifax

PO Box 740250

Atlanta, GA 30374-0241

(888) 766-0008

TDD: (800) 255-0056

www.equifax.com

Experian

PO Box 9532

Allen, TX 75013

(888) 397-3742

TDD: (888) 397-3742

www.experian.com/fraud

TransUnion

PO Box 6790

Fullerton, CA 92834-6790

(800) 680-7289

TDD: (877) 553-7803

www.transunion.com

• **Receiving a Notification Letter**

If you have received a letter indicating that you are affected by a data breach, read it carefully. Some letters offer you free credit monitoring services. Credit monitoring can assist you in watching your account activity for a period of time when you may be more vulnerable. If you receive a letter that offers it, take advantage of the free monitoring services. Contact the business using contact information you have for them to verify that the letter is legitimate, as you will be giving personal information to initiate monitoring services. Some letters may offer a short period of time to respond before the offer for free services expires. Note, if you are affected by a data breach it does not necessarily mean you are a victim of identity theft.

• **Check your credit report regularly**

Federal law requires each of the major 3 credit reporting agencies to provide consumers with a FREE copy of their credit report each year. Credit reports contain a wealth of information about a consumer's financial history and checking them regularly is one of the best ways to protect against identity theft. If you notice a credit card or bank account that you don't think you have, it might mean that an identity thief is at work. You can obtain your free credit report from Equifax, Experian, and TransUnion by calling toll-free to 1-877-322-8228 or online at www.annualcreditreport.com/cra/index.jsp. By ordering one report from one of the reporting agencies every 4 months, you can get your free credit report 3 times per year.

• **Report theft to the police**

If you believe you are a victim of identity theft contact your local police department and file a report. Under Wisconsin law, your local police department is obligated to prepare a report of identity theft even if the theft might have happened at some other place. The police are also required to give you a copy of the report if you request it. You should request a copy since you will need it when dealing with your financial institution, credit card issuers, and others.

If you believe your identity has been stolen, contact the Wisconsin Office of Privacy Protection at 1-800-422-7128 or email us at DATCPWisconsinPrivacy@Wisconsin.gov. Visit our website at www.privacy.wi.gov for more information.