

TOWERPOINT



WEALTH

Hello everyone,

What a mess - leading credit reporting agency Equifax told us this past Thursday that as many as 143 million consumers, or 44% of Americans, may have had their information stolen in a data breach, putting Social Security numbers and other vital identity information at risk.

In the past few days we have had a number of unsolicited calls and emails from clients and friends asking us what they need to do. In our opinion, there are three things that should be attended to immediately:

1. Inquire if your personal information was potentially impacted:
<https://www.equifaxsecurity2017.com/potential-impact/>
2. Enroll in complementary ID theft protection:
<https://www.equifaxsecurity2017.com/enroll/>
3. Request and review a free copy of your credit report (allowable once a year under federal law) from each of the three credit reporting agencies: Equifax, Experian, and TransUnion: <https://www.annualcreditreport.com>

Ordering the three free credit reports will tell you if anyone has requested a check on your credit. This happens if someone tries to open a new credit card or apply for a loan in your name.

Lastly, keep a keen eye on your bank and credit card accounts over the next few months, monitoring them daily for abnormal activity.

We trust this guidance is useful for everyone (please also read the attached NY

Times article), we welcome your feedback and questions, and we are here for you and are happy to help you stay safe in being a direct and independent expert financial resource for each of you.

- Joseph and the Towerpoint Wealth team

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Equifax's Instructions Are Confusing. Here's What to Do Now

It's time for all of us to play defense, because Equifax clearly did not.

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