

The Equifax Mess

Data breaches seem to happen weekly. We are inured to the news. The recent Equifax breach is so big that it broke through the fog of our inattention. Of all the questions one might ask, the most important is this: “How can we protect ourselves?” Fortunately, experts agree on what we can do. The advice hasn’t changed. I gave in my security presentations in 2014 and 2017. A Howard County police officer gave a presentation at one of Carol’s Coffees not long ago. The advice in all three was essentially the same. Keep a close eye on financial accounts. Use good password management. Check your free credit reports. Consider getting a credit monitoring service, especially if you can get it for free. Place a freeze on your credit.

It’s the credit freeze I want to write about. Many have ignored this advice in the past. It sounds cumbersome and complicated. However, it is a very strong protective service mandated by federal law and enforced by the FTC (Federal Trade Commission). Danita and I have had our credit frozen since 2014. We found it easy and painless. Credit reports and credit monitoring can alert us if we are hacked. A credit freeze makes it harder for somebody to hack us in the first place. An ounce of prevention is worth a pound of cure. You can find information about credit freezes from the FTC at <https://www.consumer.ftc.gov/articles/0497-credit-freeze-faqs>. Security experts are now advising us to freeze our credit. One of the better written pieces comes from Teresa Dixon Murray at The Cleveland Plain Dealer.ⁱ (Thanks to Mike Goldblatt for bringing this article to my attention.) [Teresa Dixon Murray on Credit Freezes.pdf](#)

With the publicity after the Equifax leak, large numbers of people have been trying to freeze their credit, which temporarily overloaded the credit bureau’s servers. That initial rush seems to be over, you should have an easier time freezing your credit now. If you still have problems, please don’t give up. Try again in a week or two.

When you freeze your credit, you must place a freeze with all four credit bureaus. If you are married, both you and your spouse will need to freeze your credit. There is a nominal charge for each of these freezes. You will need to temporarily thaw your credit if you apply for a new credit card or loan. There will be a nominal charge.

When you create your credit freeze, you will get a PIN. Write the PINs down. Do not lose them. You will need the PINs to “thaw” your credit. If you don’t have your PIN, you can ask to have it mailed (via USPS snail mail) to your address on record. This could be tricky if you have moved recently or if your address on record has an error. Don’t lose your PINs. Don’t store your PINs on your computer or phone. Anything on any computer can be stolen if a hacker wants it badly enough.

If you want more details on how to freeze your credit, I have written a guide to help you freeze your credit on the web. The guide may not be perfect. I might have an error. Credit service bureaus change their web sites from time to time. If you have any problems following the guide, please send me an Email. I will do my best to answer your questions and correct errors. You can get the guide here [How to Freeze Your Credit](#).¹

ⁱ If you can’t use the link, you can get the document by visiting our web site. Click the “Admin” tab, then click “Tech Tips”.