

Personal info lost or exposed - what now?

Your personal information was just exposed in a recent data breach. You've heard one of your online accounts has been hacked with sensitive or personal information exposed. Or maybe you've just lost your wallet. If something like this happens to you, do you know whom to call or what to do next?



If you don't have an action plan, you should. First, know what information you provided when you signed up for the online accounts or what information might be able to be accessed. Do you know all the bank cards or other sensitive information, like family health information, that may have been in your wallet or purse when lost? Your plan and the next steps will depend on what kinds of information were lost or exposed that are at risk. If any accounts or information were work-related, you should notify your employer right away.

Social Security Number

- If the company involved in a data breach offers you free credit monitoring, take advantage of it.
- Check your credit report for any accounts or charges you don't recognize as soon as possible and periodically after.

- Consider placing a credit freeze or a fraud alert to make it harder for someone to open a new account in your name.
- File your taxes early – before a scammer can use your information to file a return to try and get a refund.

Online Login or Password

- Login to your account and change your password right away. If possible, change your username as well.
- If you are unable to log in, you need to contact the company and get your account unlocked. Then get your login information changed.
- If you've used that same password anywhere else, you need to change those to something different. Hackers will use known passwords to see what other accounts they may be able to access. Then seriously rethink using the same passwords for multiple accounts.

Bank Account, Credit/Debit Card Info

- If your bank information is exposed, contact your bank to close the account and open a new one.
- If your credit or debit card information is exposed, contact your bank or credit card company to cancel your card and request a new one.
- If you have auto-pay using these accounts or cards, you should contact those companies and update the payment information.

If you find your personal information gets used for identity theft, contact: <https://www.identitytheft.gov/#/> to report it. They can also help you set up a recovery plan.