

Make Identity Theft Protection a Priority in 2014

Equifax Offers Tips to Help Protect Yourself in the New Year

ATLANTA, Dec. 31, 2013 (GLOBE NEWSWIRE) -- When it comes time to make New Year's resolutions, many people set goals to improve their finances. But an often overlooked—yet important—part of financial well-being is taking steps to help protect your most valuable asset – your identity.

Last year, identity fraud affected more than 12.6 million people, according to Javelin Strategy & Research. Equifax (NYSE:EFX) is urging consumers to be proactive to help prevent themselves from becoming a statistic in 2014.

"Every day we hear more about the growing crime of identity theft," said Trey Loughran, president of the Personal Solutions unit at Equifax. "Even so, many of us are not doing all that we can to help protect our identities."

As you examine your financial goals for 2014, consider incorporating these practices that may help protect you from becoming an identity theft victim:

- **Pay attention to detail.** The first indication of identity theft is often seen on a bank or credit/debit card statement. Make a point to track your spending and read over your statements regularly to check for any fraudulent charges.
- **Get your credit report...it's free.** You're entitled to a free credit report from each credit bureau once a year. Take advantage at <u>www.annualcreditreport.com</u> and don't let another year go by without checking your report.
- Be on the defense against scammers. You don't need to constantly live in fear, but remember there are plenty of scammers out there. A good rule of thumb: if something seems too good to be true, it probably is.
- Use security features. Free anti-virus and anti-malware software is available for your computer and your smartphone. Make sure these are up-to-date and running throughout the year to protect your personal information online.
- **Shred it.** Even in the digital age, identity thieves still turn to old-fashioned dumpster diving to find your personal information. Use a crosscut shredder on all personal documents.
- Lock it up. There's no need to carry your Social Security card with you most of the time. Leave it at home in a lockbox unless it's absolutely necessary. If you have people working in your home, be sure to put away any papers with identifying information.
- **Don't share.** Relatively few organizations really need your Social Security number. Ask your doctor's office or your child's school if they can use another form of identification. Never share your personal information over the phone unless you initiated contact.
- Sign up for credit monitoring and identity theft protection. You can gain some

peace of mind with a subscription to a credit monitoring and identity theft protection product. Products such as <u>Equifax Complete™</u> provide 3-bureau credit reports and monitoring, credit score monitoring, alerts to key changes in your credit report, and internet scanning that will detect if your Social Security number or important account numbers are found on suspicious trading sites.

About Equifax

Equifax Personal Solutions empowers consumers with the confidence and control to be their financial best. Find out more about Equifax's innovative suite of credit monitoring and identity protection products at <u>www.equifax.com</u>. Learn about identity theft and how to help protect yourself and your family at <u>IdentityProtection.com</u>. Get smart information on everything from credit to retirement, all in one place at the Equifax Finance Blog, <u>blog.equifax.com</u>.

Equifax is a global leader in consumer, commercial and workforce information solutions that provide businesses of all sizes and consumers with insight and information they can trust. Equifax organizes and assimilates data on more than 600 million consumers and 81 million businesses worldwide. The company's significant investments in differentiated data, its expertise in advanced analytics to explore and develop new multi-source data solutions, and its leading-edge proprietary technology enable it to create and deliver unparalleled customized insights that enrich both the performance of businesses and the lives of consumers.

Headquartered in Atlanta, Equifax operates or has investments in 18 countries and is a member of Standard & Poor's (S&P) 500® Index. Its common stock is traded on the New York Stock Exchange (NYSE) under the symbol EFX. In 2013, Equifax was named a Bloomberg BusinessWeek Top 50 company, was #3 in Fortune's Most Admired list in its category, and was named to InfoWeek 500 as well as the FinTech 100. For more information, please visit <u>www.equifax.com</u>.

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