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Equifax Cautions: Fraud Alerts Alone Are Not Enough Protection Against Data Breaches

ATLANTA, April 28, 2011 /PRNewswire/ -- In light of recent major data breaches that may involve more than 80 million people, Equifax, a leading provider of credit information, risk management and identity services, advises consumers to be proactive about protecting their personal information from misuse. Equifax cautions that fraud alerts alone only offer one-sided protection.

(Logo: <https://photos.prnewswire.com/prnh/20060224/CLF037LOGO>)

"Although fraud alerts have long been recognized as one of the strongest methods of identity protection, they simply aren't enough," says Trey Loughran, president of Equifax Personal Information Solutions. "Existing account information like credit card numbers are vulnerable to identity thieves even with an active fraud alert. And the longer it takes to detect identity theft, the costlier the damage that can be done."

Fraud alerts are primarily designed to protect consumers against the most insidious form of identity theft, new account fraud. However, identity thieves and hackers may still use stolen information like credit card numbers to commit fraudulent activity on existing accounts.

In addition to contacting card issuers and financial institutions and placing a fraud alert on your credit report, Equifax advises consumers to consider the added protection of a credit and identity protection monitoring product. Comprehensive products like [Equifax Complete™](#) provide daily credit monitoring, as well as alerts if your personal information is found on suspicious trading sites.

While organizations determine the best ways to implement stronger infrastructure security measures to protect consumer data, you can act proactively to control unauthorized use of your personal information and minimize your exposure to financial damages and future risk.

For more information about *Equifax Complete*, visit www.equifax.com. To place a fraud alert on your credit file, visit <https://www.alerts.equifax.com>.

About Equifax, Inc.

Equifax is a global leader in commercial and consumer information solutions, leveraging one of the largest sources of business credit intelligence, portfolio management, income, employment and wealth verification, identity authentication/fraud detection and marketing demographic data worldwide.

Through its unique data and analytical insights, powered by proprietary technology, Equifax delivers customized, high-value decisioning solutions to more than 4.4 billion accounts in 81

million businesses and provides millions of individual consumers with information and services to support management of their personal credit information and protection of their identity that are vital to their financial well being. Headquartered in Atlanta, Ga., Equifax Inc. spans four continents and 16 countries, is a member of Standard & Poor's (S&P) 500® Index and its common stock is traded on the New York Stock Exchange under the symbol [EFX](#). For more information, please visit www.equifax.com.

**The Automatic Fraud Alert feature is made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC.*

*** Identity theft insurance underwritten by subsidiaries or affiliates of Chartis Inc. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the Summary of Benefits and actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.*

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