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Equifax breach credit report



EQUIFAX

Elderly People & Scams

3.2 million people are a victim of scammers per year in the UK
around **300,000** of these are elderly people aged over 65

In 2018, **49,000** elderly people reported being scammed – that's around 6 new cases every hour...

...however, **one third** of elderly people who have been scammed are too ashamed to ask for help

It's estimated that **millions** of elderly people have been victims of fraud – but they haven't reported it

Equifax data breach free credit report. Free equifax credit report due to breach.

CC0 / 777546 / PIXABANY In the United States, a Credit Report performs an important role in financial decisions that a person may adopt in the future. Here is a general vision that looks what is exactly a credit report, who are the three main companies that offer credit reports, because it is important and how to make a credit check of credit free.

What do you think about it and what do you have to do? What exactly is a credit report? In short, a credit report consists of the story of an individual who can have with banks, credit card companies, collection agencies and governments. There are three main credit information agencies that have these records: Equifax, Experian and TransUnion. Equifax has only collected information on more than 800 million individual consumers and more than 68 million companies around the world. These companies have created a score of credit based on the history of credit of each consumer. What this means for the individual is that before an individual can take any type of practice, the lender will contact Equifax, for example, ask for a potential lender credit report and make its decision about whether to give the Borrower Borrower based on the score received in his report. The report makes it easy for lenders quickly decide whether or not to give or not the price or credit card is in your favor. The three main agencies base your ratings on the following: 10% CRABITO MIX (CrA © Dito, Retail, Retail, Retail Mortgage Amounts owed 35% payment history (late payments are made) when potential borrowers verify the credit report, they will find scores that are ideally 750 or more. A good punctuation, although it is 700 to 749 and a bad It's something about 600 or down. Where the Federal Commerce Commission (FTC) is found, everyone has ... Right to a free copy of its credit report every 12 months of each of the three national national crops To get the report, just request online from www.annualcreditreport.com, which is the only website authorized for free credit reports. How to read the reportOnce you have received the free score of the online credit report, make sure to check all personal data, such as the Social Security number (SSN), phone number and address. Double check that all reported accounts are accurate and are really owned by you. Sometimes mistakes may appear if, for example, he added another person as an authorized user of a credit card and his name appears in the report instead of his own. Also, report to the agencies of any inaccurate account that appears to be late or in arrears but that is in fact not. Why Credit Reports are ImportantIt is extremely important to regularly review your free credit report from Experian, TransUnion or Equifax. As mentioned above, having a good credit is extremely important. If lenders see a low score, the chances of receiving the loan are considerably reduced, as they will see the borrower as a high risk. This not only affects the likelihood of receiving the loan, but can also influence the amount of interest that will be required if you are given the loan. If you are looking for a job and requesting a post that requires managing the company's money, the potential employer will probably want to review your credit report as well. The same goes for any type of home mortgage or even rental loans that you may be in need. MORE DE LIFE123.COM Equifax Inc. (EPX) announced on September 7, 2017 that 143 million of its customers were affected by a hack that occurred between mid-May and July. That figure increased to 145.5 million in the following weeks, then to 147.9 million on March 1, 2018, when the company said that there were 2.4 million additional victims. After the market close on the same day, the company reported financial results for the fourth quarter and full year. The company's fourth quarter revenues increased by 5% y-o-y to million. Net income in the quarter increased by 40% year to \$172.3 million. Income and profits all year round also increased compared to 2016: income rose by 7% to \$3.4 billion, while net income increased by 20% to \$587.3 million. The company said the trick cost you \$26.5 million in the fourth quarter and \$114.0 million all year, insurance payments network. The stock, which closed 1.3% in line with the S & P 500, is 0.6% in the trade after the hours after the writing time. Up to 209,000 customer credit card numbers were exposed, according to Equifax, and disputed documents related to 182,000 U.S. consumers. U.S., including personal information, committed. British consumers have also been affected by rape; some Canadians may be engaged. According to the Wall Street Journal, citing a nameless source, 10.9 million data on driving licenses to Americans were stolen in the rape. The company had known about the attack since July 29, but waited for a month to alert the public. On 20 September, it was reported that Mandiant's subsidiary, Fureeye Inc. (FEYE) hired by Equifax, estimates that the violation to date back at least 10 March. There is little information about the source of the attack, which is being investigated. By the FBI, but according to Bloomberg, the similarities with previous attacks at the Personnel Management Office and Anthem Inc. suggest that the attacker could be sponsored by the state, perhaps the Chinese. The information that Equifax customers' information has not been presented on the black market also suggests that computer hackers were not simply criminals. Bloomberg also reports that attackers targeted specific individuals, perhaps because of their wealth value or since the adult population of the United States. It's about 250 million, the chances are good for you to get raped. It is also possible that he has already been a victim of fraud, as the attack began almost six months ago. Equifax based in Atlanta, one of the three consumer credit reporting agencies; the other two are Experian PLC (London: ExpN) and TransUNION (TRU); it collects data, including social security numbers, credit card numbers, driver's license numbers, utility payment information, and demo data graphics. Because Equifax's model is primarily business, to business, many of its clients are unaware that their data is stored by the firm. In addition to bypassing the credit and financial system altogether, there is no direct way to opt out of having personal data stored by Equifax. Equifax has set up a site where you can check if your information was compromised by giving your last name and the last six digits of your Social Security number. This site has been the subject of intense criticism, and we have removed the link due to questions about its security. It was set up using WordPress, an off-platform blogging platform. It is located on a separate domain for the main Equifax site. The company neglected to record similar URLs, which could be used for phishing attacks; A white hat hacker set up such a site to prove a point, and an official Equifax account tweeted the link to the fake site. More than once, Equifax offered clients, affected or not, the following services, which calls TrustedID Premier: Copies of an Equifax credit report, credit monitoring and automated alerts for the three main credit bits, the ability to block Third-party access to your Equifax credit report (with exceptions), social security number monitoring and \$1 million in identity theft insurance. The deadline for application was November 21, 2017. The company says that these services are all complementary, but placing a security freeze on a credit file was not initially free, at least not for all. When Freeze a CrA © Dito Equifax file on September 8, the company's site said that the service would cost \$3.00 and requested information from the credit card to process the payment. A screen shot (8 September 2017 at 11:46 a.m. edt.) as a new york resident, I was able to place a freeze on my experiano file for free. the transunion site could not process the application initially, probably a symptom of greater traffic, but then allowed me to place a freeze. in an e-mail statement, a spokesman for equifax said to investopedia on 14 September that the firm is relinquishing all charges for freezing credit files and automatically reimbursing the clients they paid to do so after the hack, a new concern - and clear lapse in security, the company emitted to customers who had frozen so credit reports has now emerged around the pins, these pins, which allow customers to defrost credit reports, follow an easily identifiable pattern, the spokesman said that customers with these defective pins should call 866-349-5191 to speak to a live agent. if you received a pin after reporting on the hack, yours may be one of the faulty ones. having it fixed is not easy. Twelve calls to the line on the morning of 15 September yielded eight occupied signals and four instances of total silence, the echifax lists of fideicidid premier services equifax are free only for one year. a spokesman for equifax said to investopedia that the company is not requesting credit card information when customers register for the service and that the company will not renew it automatically or charge a fee. the standard rate of equifax for credit monitoring is \$17 per month. liz weston, a personal finance writer in nerdwallet, has the following tips for those affected by the rape of equifax, who shared with investopedia in an email: "equifax will reach the victims and provide them with credit monitoring, victims must ensure that monitoring does not prevent them from joining in demands or other actions on the road." Initially, the terms of the TrustedID's Terms of Service page (accorded version) ", in fact, require users to renounce their right to join a class action lawsuit against them."By consent to submit your claims to arbitration, you will lose your right to bring or participate in any class action (either as a named plaintiff or class member) or to share in any class action prizes, including claims Class where a class unique has not been certified, even if the facts and circumstances on which the claims already occurred or existed." Following a counterpaction, the Frequently Asked Questions page was updated to say that the clause applied to the TrustedID Premier Service, not the hack. As of the morning of September 12, the terms of service no longer include an arbitration clause, Weston says that affected customers should consider freezing their credit reports in the three main offices. As mentioned above, the credit agencies can charge the rates for starting that freezing. It can also be loaded by eviction accounts when you need a credit check (to request the cell phone service, for example). These rates are generally less than \$10, but they can add. Weston signs that another option is to place a fraud alert in his credit reports in the three credit agencies. The then president and CEO of Equifax, Richard Smith, said after the hack that was "clearly a disappointing incident for our company, and one that strikes in the heart of who we are and what we do." It was demolished on September 26 and will not receive a bonus for 2017. The departure of him followed those of the Security Director of Chief Susan Mauldin and information director of David Webb on September 14. Some days after the company I discovered the hack internally. "And before the violation was revealed to the public, the Financial Director of Equifax, John Gamble, his president of Workforce Solutions Rodolfo Ploder, and his president of Solutions for Information of States Joseph Loughran, he sold his equifax actions. Equifax said in a statement that executives did not know about violation when they sold their actions. Gamble, Ploder and Loughran "collectively won almost \$ 1.8 million sales. Since February. February, shares have declined 20.1% since closing in September. 7 (before the hack was announced3) is at \$113.00. After several delays, Equifax says it will report fourth quarter earnings after closing on March 1. Reuters reported on September 11 that more than 30 lawsuits "many of them seeking class action" have been filed against Equifax in U.S. courts. Several allege violations of securities law; others accuse TrustedID of providing

expensive services to clients affected by data leaks. Five Utah residents have sued the company in U.S. District Court for failing to protect customers' sensitive data. The demand seeks monetary damages of 5 billion dollars and the imposition of stricter industrial standards. Some affected customers are taking a less traditional route to resort to Equifax. The DoNotPay chatbot provides help filing a complaint in state small claims courts, where maximum penalties range from \$2,500 to \$25,000. The bot can only generate paperwork for a lawsuit, not actually file it or appear in court, according to the Verge. The FBI and Atlanta-based U.S. Attorney John Horn announced a criminal investigation into the rape on September 18. The Office of Consumer Financial Protection and 34 state attorneys general are conducting investigations.On October 3, former CEO Richard Smith testified before the Chamber's Digital Commerce and Consumer Protection Subcommittee. He apologized several times for Equifax's failure to protect consumer data and faced questions about a number of issues related to the breach and Equifax's response. The company's shares increased after the testimony, but remained well below the levels at which it was trading before the hack was revealed. In response to questions on the arbitration clause that was initially included in the terms of service of TrustedID Premier, Smith said that the "plate" clause never intended to apply to non-compliance and called its inclusion of "error." I wouldn't say the same as the analogous clauses that governEquifax services, which he called "standard." Suspiciously timed sales of executive shares were also subjected to scrutiny: Rep. Jan Schakowsky, an Illinois Democrat, said the sale "doesn't pass the odor test", but Smith proved, "to the best of my knowledge, they didn't know" about the gap at the time. Smith described the breach as a result of human error and a technological failure: the person in charge of making sure to patch Apache Struts software â that had a vulnerability publicly known to the exploited attackers â did not do so, and a scanner that would have alerted the company to the that mistake also failed. The company's response to the crisis also became critical: setting up a WordPress site with a suspicious URL, not getting similar domains (and even directing customers to one of those domains), not having proper call centers, and generally creating the impression that the company â that exists to collect, secure and sell sensitive data â wasn't prepared, for a cyber-attack on their databases. Rep. Markwayne Mullin, a Republican from Oklahoma, told Smith that his response should have been like sounding a fire alarm: "immediately go into your place." Smith replied that his team "followed protocol." Several representatives mentioned that Smith delivered a speech describing fraud as "a hunting opportunity" and a "mass companion" in August, after learning about the breach. Smith refused to answer questions about the source of the attack, including whether he could be a state actor. He simply said that the FBI is conducting an investigation. He defended Equifax's investments in cybersecurity during his tenure, saying that when he arrived twelve years ago, there was virtually no investment in data protection. The company spent a quarter of a million dollars and hired a team of 225 people to secure the company's data. Smith, investing 10-14% of the company's computer budget in cybersecurity. Some some The gap has opened fundamental questions about the role of the credit monitoring industry and consumer rights. "What if I want to opt for our Equifax?" Schakowski asked. Smith replied, "That requires a much wider discussion around the role of credit reporting agencies." Rep. Tonko, a New York Democrat, echoed the feeling, pointing out that he is not really a "client" who has never chosen to do so. Business with Equifax. "Why is this company allowed to continue to exist?" He asked. At several points, Smith questioned the value of Social Security numbers as "a way to test the identity and made vague references to give" the power back to the consumer." The biggest question of the day came from California Democrat Doris Matsui: "Do you have my data?" Smith couldn't answer.

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