

## WHAT IS A DATA BREACH?

Have you received a notice that states your personal information was compromised? Or have your online accounts been hacked? If so, you might be the victim of a data breach.

A data breach occurs when an unauthorized person or computer hacker views or steals your personal identifying information. Companies which keep client information are prime targets for data breaches.

### Types of data most often stolen

- Social Security numbers
- Names and addresses
- Debit card account numbers and PIN
- Credit card account numbers
- Usernames and passwords for online bank accounts
- Driver's license numbers
- Health insurance information

### What are companies required to do when a data breach occurs?

If the breach occurred at a company or agency involving 500,000 clients or less, they must send you a notice as soon as the breach is discovered. You may receive the notification by email or mail. The notice must include:

1. Name and contact information for the company or agency

2. A description of the incident with estimated date and time of the breach
3. Types of information stolen

If the breach affected more than 500,000 clients, the company or agency may email you, place the notification on their website or inform major statewide media.

If you hear about a data breach at a company where your information is stored, contact the company to determine if your personal information was compromised.

### I was notified of a data breach. What do I do?

1. Get a copy of your credit report. You can get a free credit report by calling (877) 322-8228 or going online at [www.annualcreditreport.com](http://www.annualcreditreport.com). Look for suspicious accounts and balances.
2. Consider placing a "Fraud Alert" on your credit report with the three main credit reporting agencies. This alerts businesses to take extra steps to verify your identity before issuing credit for 90 days.
  - Equifax: (800) 525-6285
  - Experian: (888) 397-3742
  - TransUnion: (800) 916-8800
3. For a more permanent solution, freeze your credit to prevent accounts from being opened in your name.
4. Contact the company where the data breach occurred to find out if they are

providing free credit monitoring.

5. If your bank or credit card information was stolen, close the account or ask for a new account number and PIN.
6. If your driver's license information was stolen, contact the Department of Motor Vehicles (DMV) Investigative Services Support Unit to determine if there is a duplicate license. Contact them by calling (866) 658-5758 or emailing: [invdlfraudanalysis2@dmv.ca.gov](mailto:invdlfraudanalysis2@dmv.ca.gov)
7. Change all personal usernames and passwords if they were stolen.
8. Contact your health insurance provider if your medical or health plan information was stolen.
9. If you are a victim of identity theft due to a data breach, contact DCBA for more help.

### Watch out for scams

Someone may contact you pretending to be the company where the data breach occurred. Do not give them your Social Security number, bank account or credit card number or other personal information. Always contact the company directly to see if your information was compromised.

#### FOR MORE INFORMATION



(800) 593-8222



[dcba.lacounty.gov](http://dcba.lacounty.gov)



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## FACTS FOR CONSUMERS

