Since the recent hacking of data from EQUIFAX, many are wondering whether they are affected. This Tip will give you some guidance in checking where you stand with the main Consumer Credit Bureaus, and other handy information on credit and borrowing.

Most concerned folks have already checked in at the link above, and reacted accordingly, but if you haven’t it may be a good idea. Impacted consumers can choose to freeze their credit (click image for details), but should be informed before doing so. It can be a pain, so read the info from FTC below before taking this action!

Credit Freeze FAQs

If you’re concerned about identity theft, those reported mega-data breaches, or someone gaining access to your credit report without your permission, you might consider placing a credit freeze on your report.

→ What is a credit freeze?
→ Does a credit freeze affect my credit score?
→ Does a credit freeze stop prescreened credit offers?
→ Can anyone see my credit report if it is frozen?
→ How do I place a freeze on my credit reports?
→ How do I lift a freeze?
→ What's the difference between a credit freeze and a fraud alert?

What is a credit freeze?
You can also watch and wait by taking advantage of the free annual credit check from each of the 'big three' credit bureaus. This is a good exercise anyway, to catch any signs of fraud on your accounts.

https://www.annualcreditreport.com (https = secure site)

Current books on consumer credit in our collections will educate you—and help you be an informed consumer! They can also help you become smarter spenders and recover from past problems.
For more information on consumer credit and protecting yourself, here are a few good additional resources:

[Image of Federal Trade Commission webpage on consumer information]

https://www.consumer.ftc.gov/topics/credit-and-loans

[Image of Consumer Financial Protection Bureau webpage on disputing credit errors]


For more information or other reference and collection development assistance, call the Reference & Information Desk at Adriance Memorial Library at (845) 485-3445 x 3702 or (800) 804-0092 x 3702.