



NEW YORK STATE SENATOR

Andrew J. Lanza

## Senator Lanza Encourages New Yorkers to Take Advantage of Credit Protection for Target Shoppers

ANDREW J LANZA January 14, 2014

Senator Andrew Lanza today encouraged New Yorkers to take advantage of the free credit monitoring and identity theft protections now available in the wake of the Target security breach. In December, Target agreed to Attorney General Eric Schneiderman's demand to provide these services to potential victims, and it has now provided details for that implementation. According to the announcement, anyone who has ever shopped at Target is eligible for free credit monitoring for a full year.

Target customers can now register for free credit monitoring at [creditmonitoring.target.com](http://creditmonitoring.target.com). The free credit monitoring will be offered through Experian's ProtectMyID, and the service provides a copy of a credit report, daily credit monitoring, identity theft insurance (except where prohibited by law) and access to personalized assistance from a fraud resolution agent.

Target has provided the following information for consumers looking to take advantage of this program:

- Consumers who shopped at Target in the U.S. may request an activation code by entering their name and email address at [creditmonitoring.target.com](http://creditmonitoring.target.com) before **April 23, 2014**.
- Consumers will then receive an email from Target within one to five days that will include the unique activation code and instructions on how to register the code with ProtectMyID.
- Consumers will have until **April 30, 2014**, to register their code with ProtectMyID.
- Emails collected during the process of creating activation codes will be used only for the purpose of sending an activation code to enroll in free credit monitoring.
- Consumers with questions are encouraged to visit [target.com/databreach](http://target.com/databreach) or to contact Target directly at 866-852-8680.

Senator Lanza also issued the following consumer protection tips to help New Yorkers who are or might be victims of identity fraud as a result of a data security breach at any retailer – including Target and others:

If you **are** a victim:

- Create an identity theft fraud report. To do this, file a complaint with the Federal Trade Commission and print your Identity Theft Affidavit. You can call the FTC at 1-877-438-4338 or click [here](#).
- Use that affidavit to file a police report and create your Identity Theft Report.
- An Identity Theft Report will help you deal with credit reporting companies, debt collectors and any fraudulent accounts that the identity thief opened in your name.
- Put a freeze on your credit report by notifying each of the credit reporting agencies (Equifax, TransUnion or Experian). This will block someone from obtaining credit using your name or personal information. You won't be able to apply for any new credit cards or loans while the freeze is in effect, but you can continue to use your existing cards. To freeze your credit file, you must notify each of the three major credit bureaus. You can remove the freeze temporarily or permanently by contacting each of the three agencies. There is no fee if you have been the victim of identity theft. The freeze can be removed only by you.
- Get a copy of your credit report from each of the three agencies. You are entitled to free reports once you post a fraud alert (see below) or put a freeze on your account. Read the reports carefully to see whether other fraudulent transactions or accounts are listed, and then take steps to correct those errors.
- Check your credit card account frequently to look for any irregular activity.

If you **might be** a victim:

- Report to any of the three credit reporting agencies (Equifax, Transunion or Experian) that you may have been a victim of identity theft. Make sure the credit reporting agency has your current contact information so it can get in contact with you.

- Ask the credit reporting agencies to put a fraud alert on your credit file. This will still allow you to use your credit card. If you put a fraud alert on your file, you may ask for a free credit report from each of the credit reporting agencies. Contacting any one of the three credit reporting agencies listed above is enough to file a credit alert with all of them. A credit alert must be renewed every 90 days.
- You also have a right to put a credit freeze on your file. You may be charged a fee of up to \$5 if you have not been a victim of identity theft.
- You should also check your credit activity regularly with each credit issuer. You don't need to wait for your monthly statement, though you should check that as well. Many banks provide online information to account holders about recent activity.

The contact information for the credit reporting agencies:

- **Equifax**

1-800-525-6285

- **Experian**

1-888-397-3742

- **TransUnion**

1-800-680-7289

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