

# Equifax hack isn't over; more risks ahead

Long after the Equifax breach was announced, people still struggling to freeze their credit reports as credit bureau websites failed were lured to look-alike products or even redirected to download malicious software.

But that's just the start of the gauntlet people may have to run to protect their financial lives.

The Equifax hack exposed the names, addresses, birthdates and Social Security numbers of up to 145.5 million Americans. Driver's license information for 10.9 million people also was exposed, according to a Wall Street Journal report.

This is the sensitive, private information that's used to establish your identity, which is why freezing your credit reports — as important as that is — won't be enough.

Credit freezes won't prevent criminals from taking over credit, bank, retirement and investment accounts, says security expert Avivah Litan with Gartner Research. Thieves could also use the purloined information to snatch your tax refund or mess with your Social Security benefits. Your email, phone, shopping and cloud-based storage accounts aren't safe, either.

Here are the cybersecurity steps you should take now:

## ■ Make sure your freezes are set.

You need to set up credit freezes separately at each of the three major credit bureaus (Equifax, Experian and TransUnion) as well as with Innovis, a lesser-known bureau, and ChexSystems, a database that banks use to track people who mishandle their accounts. Banks and lenders that can't access your reports are much less likely to allow criminals to set up phony accounts in your name. Keep track of the personal identification numbers you're issued, since you'll need those to lift the freezes if you apply for credit or financial accounts.

## ■ Use two-factor authentication.

Two-factor security requires something you know, typically a password, along with something you have, such as a code texted to your phone or generated by an authentication app. Security experts including Litan recommend using an app since criminals have started taking over cellphone accounts to circumvent two-factor verification by text. Yes, two-factor authentication is a hassle, and no, it's not foolproof, but it creates another barrier between your accounts and the criminally inclined. Typically, once you set