



Breach Help

Consumer Tips from the California Attorney General

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You get a letter from a company, a government agency, a university, a hospital or other organization. The letter says your personal information may have been involved in a data breach. Or maybe you learn about a breach from a news report or company web site. Either way, a breach notice does not mean that you are a victim of identity theft or other harm, but you could be at risk.

The breach notice should tell you what specific types of personal information were involved. It may also tell you what the organization is doing in response. There are steps you can take to protect yourself. What to do depends on the type of personal information involved in the breach.

Note that credit monitoring, which is often offered by breached companies, alerts you *after* someone has applied for or opened new credit in your name. Credit monitoring can be helpful in the case of a Social Security number breach. It does not alert you to fraudulent activity on your existing credit or debit card account.

Credit or Debit Card Number

The breach notice should tell you when and where the breach occurred. If you used your credit or debit card at the location during the given time, you can take steps to protect yourself.

Credit Card

1. Monitor your credit card account for suspicious transactions and report any to the card-issuing bank (or American Express or Discover). Ask the bank for online monitoring and alerts on the card account. This will give you early warning of any fraudulent transactions.
2. Consider cancelling your credit card if you see fraudulent transactions on it following the breach. You can dispute fraudulent

transactions on your credit card statement, and deduct them from the total due. Your liability for fraudulent transactions is limited to \$50 when you report them, and most banks have a zero-liability policy.¹

3. If you do cancel your credit card, remember to contact any companies to which you make automatic payments on the card. Give them your new account number if you wish to transfer the payments.

Debit Card

1. Monitor your debit card account for suspicious transactions and report any to the card issuer. Ask the bank for online monitoring and alerts on the card account. This will give you early warning of any fraudulent transactions.

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