

Board of Barbers and Cosmetologists Break-in

Frequently Asked Questions: Identity Theft Possible Due to the Items Stolen

How did this happen?

- This was a theft of a safe from a state office. It was taken during a breaking and entering at 2:00 AM Friday Aug. 17, 2007

What information was this safe?

- The safe contained records for the Board including backup tapes of the current computer records of active and inactive licensees.

What steps are being taken to recover the safe?

- The state is working with local law enforcement on this matter.

Will the state notify the licensee if the tapes are recovered?

- Yes

What should an individual do (how do I protect myself)?

- Immediately place a fraud alert on your credit file and monitor your credit at least every 3 months for a minimum of 1 year
 - Experian 888-397-3742
 - Equifax 800-525-6285
 - TransUnion 800-680-7285

What is a fraud alert?

- By requesting a 90-day fraud alert, anyone seeking credit in your name will have to have their identity verified. To have a fraud alert in place, contact one of the three major credit bureaus to request that an initial free 90-day fraud alert be added to your file (the other two credit bureaus will be notified automatically). Contact information for each of the three credit bureaus is below.

Equifax
(800) 525-6285

Experian
(888) 397-3742

TransUnion
(800) 680-7289

<http://www.equifax.com> <http://www.experian.com> <http://www.transunion.com>

Is there a charge for credit monitoring and if so who will pay the charge?

- You are able to monitor your own credit for free. You can request free credit reports.
- The State of West Virginia will not be able to pay for credit monitoring services.

Is there any thing else I can do to protect myself?

- You may want to contact the Social Security Administration at **1-800-772-1213** or <http://ssa.gov> to consider monitoring your address. This would be to stop anyone from changing your address and telephone number through SSA website. This might be important to those who are a social security beneficiary.
- **A new WV law was approved by the Governor on April 3, 2007 related to consumer identity theft protections. You may want to ask for a Security Freeze on your credit reports.** Senate Bill 428 enables any consumer in West Virginia to place a security freeze on their credit reports. A security freeze will prohibit, with certain specific exceptions, the credit reporting agency from releasing the consumer's credit report or any information from it without the express authorization of the consumer. The purpose of a security freeze is to help prevent identity theft. Most businesses will not open credit accounts without first checking a consumer's credit history. If your credit files are frozen, even someone who has your name and Social Security number probably would not be able to obtain credit in your name. Cost to place a security freeze: No fee for victims of identity theft, \$5 for all others to place, remove or lift the freeze. Effective date: July 2, 2007. To see the final version of Senate Bill 428 approved by the Governor on April 3, 1007 go to: http://www.legis.state.wv.us/Bill_Text_HTML/2007_SESSIONS/RS/BILLS/SB428%20SUB1%20enr.htm For information on how to place a security freeze in West Virginia, see:

<http://www.consumersunion.org/pdf/security/securityWV.pdf>

The addresses that you send requests for a freeze are:

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348

Experian Security Freeze

P.O. Box 9554
Allen, TX 75013

Trans Union Security Freeze
P.O. Box 6790
Fullerton, CA 92834-6790

Will the state pay for a security freeze? No, this is a free service if a fraud alert results in the report of someone trying to get credit with your information.

How long does licensee's information stay in the data base?

- There is no set time for this information.

Who did you file the police report with?

- The Charleston WV Police Department

What will the state do to protect me?

- The state will continue to attempt to recover the safe.

When will I be able to get more information?

- As information become available, our staff will be able to respond more fully to inquiries.

What is being done to prevent this from happening again?

- Security practices are being reviewed, and safeguards are under study that will reduce the risk that this could happen in the future.

What does this mean to me, or how will this affect me?

- In many incidents of this type, the information contained in the stolen item (safe with the backup tapes) is not the target of the theft. In most cases the objective is financial gain. For this reason, there is a reasonable likelihood that there will be no impact to those people whose information was contained on the tapes.
- Since the intent of the thief is unknown, prudent steps should be taken to reduce potential impact by monitoring credit every 3 months for at least a year.

Why do you keep this information?

- The information is kept to monitor licensing issues.

Was the information on the tapes protected?

- No. It was in an older computer format that is not generally available.

Updated 8/23/07