

Hackers Steal 'Billions' of Social Security Numbers: How to Protect Yourself

By Michael Kan, pcmag.com, August 15, 2024

Background check provider National Public Data confirms it was hacked and urges consumers to consider a credit freeze. But is this '3 billion people' breach as dire as it seems?

National Public Data, which provides background checks, updated its website to alert the public that hackers stole names, email addresses, phone numbers, Social Security numbers, and mailing addresses from its user database.

In the meantime, National Public Data is urging affected users to closely monitor their financial accounts.

Stolen information could be exploited to conduct identity theft schemes, such as fraudulently obtaining a bank loan or opening a credit card in an unsuspecting victim's name.

For now, worried consumers can consider a **credit freeze** or fraud alert.

You can check to see if your social security number was affected at the following website: <https://npd.pentester.com/>

What Is a Credit Freeze and How Do You Place One?

By [Amanda Barroso](#) and [Bev O'Shea](#), [nerdwallet.com](#), Updated Aug 15, 2024

What is a credit freeze?

A credit freeze blocks access to your credit reports, protecting against scammers' attempts to access your credit reports and open fraudulent accounts.

When someone applies for credit using your personal information, a lender or card issuer typically checks your credit before making a decision.

If your credit is frozen, the potential creditor cannot see the data required to approve the application.

How to freeze your credit with all 3 bureaus

Contact each of the three major credit bureaus — Equifax, Experian and TransUnion — individually to freeze your credit:

- **Equifax:** Call the automated line at 800-349-9960 or customer care at 888-298-0045, or go online. Check out our step-by-step [Equifax credit freeze guide](#).
- **Experian:** Go online to initiate, or for information call 888-397-3742. Here's a detailed walk-through on getting an [Experian credit freeze](#).
- **TransUnion:** Call 800-916-8800 or 888-909-8872, or go online. Read our [TransUnion credit freeze guide](#).

What information do you need to freeze your credit?

Gather all the documents you will need before initiating a credit freeze. While all three credit bureaus have slightly different requirements, here is the information you will generally need to provide:

- Social Security number.
- Date of birth.
- Address.

Depending on how you initiate the credit freeze — online, by phone or by mail — you might also need the following to verify your identity and address:

- Copy of your passport, driver's license or military ID.
- Copy of tax documents, bank statements or utility bills.

If you freeze your credit by phone, be prepared to answer some authentication questions, too.

How long does a credit freeze last?

A credit freeze stays in place until you lift it. You can unfreeze (or "thaw") credit temporarily when you want to apply for new credit.

How do you freeze your child's credit?

Parents and guardians can freeze the credit of a child under 16.

If you request a freeze for your child, the credit bureau must create a credit file for the child (assuming they don't already have one), then freeze it.

You will need paperwork to verify the child's identity and proof that you have standing to freeze the child's credit.

You can also freeze the credit of a spouse or incapacitated adult at all three bureaus.

When should you freeze your credit?

If you're not actively shopping for a credit card or loan, freezing your credit is wise. Freezing and thawing your credit are free.

If you think your data may have been compromised, for instance in a data breach, get a credit freeze as soon as possible. It's especially key if your Social Security number may have been disclosed.

Who can access your frozen credit reports?

A credit freeze makes your credit reports inaccessible to most people, with a few exceptions:

- You can access your own records.
- Your current creditors still have access, as do debt collectors.
- Marketers can see your credit reports for the purpose of sending you offers.
- In certain circumstances, government or child support agencies can see them.
- You can still permit an employer or potential employer to check your credit.

What are the cons of freezing credit?

There are a few, potentially:

- A freeze can give you a false sense of security; you may still be susceptible to fraudulent charges on an existing credit account if it's been compromised, or health care or tax refund scams involving your Social Security number. It's still important to check monthly statements carefully for signs of fraudulent activity.
- It can be somewhat inconvenient, because you need to remember to lift the freeze when you want to apply for credit. That inconvenience pales in comparison to having to unwind fraud or identity theft, though.
- You may forget whether your credit is frozen. (If that happens, there are simple ways to find out if your credit is frozen.)

How to unfreeze your credit

Go to the credit bureau website and use the account you used to freeze your credit to unfreeze your credit with that bureau. You may also be able to unfreeze your credit by phone or mail if you can provide certain verifying information.

If time is of the essence, the fastest way to unfreeze your credit is online or by phone. That request must be granted in one hour by the bureau(s). Unfreezing your credit by mail takes three business days from when the bureau receives your request.