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"To Enrich Lives Through Effective and Caring Service"



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MEDIA RELEASE

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Contact: Keven Chavez, Public Information Officer
(213) 974-9699; kchavez@dcba.lacounty.gov

Considering major data breaches, Department of Consumer and Business Affairs reminds consumers to monitor their credit reports

Data breaches are becoming all too common for consumers. In recent years, many large retailers and other institutions have had consumers' personal and/or financial information compromised. A data breach at the credit reporting agency Equifax exposed the personal information of about 147 million people, leading to a \$425 million settlement for consumers.

More data breaches are certain to take place, and you should take steps keep your personal and financial information as safe as possible. The Los Angeles County Department of Consumer and Business Affairs (DCBA) reminds consumers that the best protection against a data breach is to consistently monitor your credit report.

"It's our mission to empower consumers and keep them safe from data breaches and financial scams," said DCBA Director Joseph Nicchitta. "Consumers should know they have a resource in DCBA when they feel their information has been placed at risk."

Here are three tips to keep your credit more safe and secure:

Get your free credit reports: You can get a free credit report every 12 months from each of the three main credit reporting agencies: Equifax, Experian, and TransUnion. Visit www.annualcreditreport.com or call (877) 322-8228 for information.

Check your credit report closely: Make sure all the information is correct, including your name, address, and all the account and payment history details. Many credit reports have errors. If yours is wrong, contact DCBA at (800) 593-8222 and we can help you report errors to credit reporting agencies.

Consider freezing your credit: If you do not plan on making any major purchases or taking out loans that require new credit, you can freeze your credit. A security freeze, which is free to set up, stops the major credit reporting agencies from sharing your credit information with potential creditors.

DCBA's Center for Financial Empowerment has more tips to help you with your finances. Visit dcba.lacounty.gov/financial-empowerment or call us at (800) 593-8222.

Since 1976, the County of Los Angeles Department of Consumer and Business Affairs (DCBA) has served consumers, businesses, and communities through education, advocacy, and complaint resolution. We work every day to educate consumers and small business owners about their rights and responsibilities, mediate disputes, investigate consumer fraud complaints, and enforce Los Angeles County's minimum wage ordinance. For more information, visit dcba.lacounty.gov.

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