

CONSUMER NEWS ALERT

From County of Los Angeles Department of Consumer Affairs

CREDIT CARD INFORMATION OF 40 MILLION TARGET STORE CUSTOMERS STOLEN

Consumers should check their credit card/bank statements

December 19, 2013

The story:

The credit card and debit card information of approximately 40 million U.S. customers who shopped at Target stores between Nov. 27 and Dec. 15 has been stolen by unknown hackers. The information stolen includes customers' names, card numbers, expiration dates and three-digit security codes. This security breach does not appear to affect Target.com shoppers. (<u>Target's advisory</u>)

Consumer Affairs suggests:

Check your bank and credit card statements right away. If necessary, call your bank or financial institution to see if any charges have been made.

If you have unauthorized charges, **dispute the charges**. You are not financially responsible for credit card charges you did not make! (For information on disputing credit card charges, visit our <u>website</u>.) Send a letter to dispute the charge in writing. (For a sample letter, check our <u>Identity Theft toolkit</u>.) Keep a copy of the letter and write down all information you get from your bank.

Ask your bank to **close any compromised accounts** and **request new cards**. If you used a debit card, we recommend closing the account and requesting a new one even if you don't see immediate fraudulent activity.

Monitor your credit closely for several months. Dispute unauthorized charges.

Get a free copy of your credit report and review it for unauthorized charges. You can get a free copy once a year from each credit reporting agency and every time you are a victim of identity theft at www.annualcreditreport.com. Watch out for companies that offer to monitor your credit for a fee. Do it yourself for free.

If you want more protection, you can **put a fraud alert** on your credit report.

Under State law, you must get written notification if your data is stolen.

If you need help or more information, contact the Los Angeles County Department of Consumer Affairs at (800) 593-8222 or dca.lacounty.gov.