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**AG Schimel Calls on Credit Bureaus to Halt Fees for Consumers Impacted
by Massive Equifax Breach**

MADISON, Wis. – This week, Attorney General Brad Schimel joined a coalition of 37 other attorneys general to urge consumer reporting agencies Experian and TransUnion to immediately stop charging fees to consumers who want to put in place credit freezes on their accounts in light of the massive data breach at the consumer reporting agency Equifax.

“Wisconsin consumers have been made vulnerable by the data breach at Equifax,” said Attorney General Schimel. “I am asking the consumer reporting agencies to become a partner in securing Wisconsin consumers’ personal information.”

Attorney General Schimel and the other attorneys general sent a letter to the consumer reporting agencies (CRAs) urging them to stop charging fees for credit freezes and fees to lift or temporarily lift credit freezes on consumers’ accounts. The Equifax data breach reported last month has so far affected over 145 million Americans.

Currently, some of the CRAs are offering what they call a credit lock, which is similar to a credit freeze, but in some cases they also charge a monthly fee for the lock and combine it with other services, such as credit monitoring. In other cases, the CRAs offer a credit freeze free of charge, but the terms and conditions indicate that consumers’ information will be shared with affiliates and third party marketers. These conditions are unacceptable and the goal for consumers is to secure their data – not distribute it any further. Consumers should be able to receive the credit freezes provided for by law without fees and without being subjected to marketing from unknown third parties.

In addition to Wisconsin the following signed the letter: Arkansas, Colorado, Delaware, the District of Columbia, Florida, Hawaii, Idaho, Illinois, Iowa, Kansas, Kentucky, Maine, Massachusetts, Michigan, Minnesota, Mississippi, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico; North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Utah, Vermont, Virginia, Washington, and Wyoming.

Following reports of the massive data breach in September, Attorney General Schimel joined other state attorneys general in investigating Equifax.

In addition to placing a credit freeze on all of your credit reports, Attorney General Schimel offered the following tips consumers can take to safeguard against identity theft:

- Regularly request your free credit reports, inspect them closely, and promptly dispute any unauthorized accounts;
- Inspect all financial account statements closely and promptly dispute any unauthorized charges;
- Consider placing alerts on your financial accounts so your financial institution alerts you when money above a pre-designated amount is withdrawn;
- Beware of potential phishing emails; don't open any email messages or attachments from unknown senders and do not click on any unknown links. Fraudsters will frequently send coercive and misleading emails threatening account suspension or worse if sensitive information is not provided. Remember, businesses will never ask customers to verify account information via email. If in doubt, contact the business in question directly for verification and to report phishing emails; and
- Be on the lookout for spoofed email addresses. Spoofed email addresses are those that make minor changes in the domain name, frequently changing the letter O to the number zero, or the lowercase letter l to the number one. Scrutinize all incoming email addresses to ensure that the sender is truly legitimate.

Wisconsin residents concerned about the breach and what steps to take to further protect themselves, can find useful information at the [Wisconsin Department of Trade and Consumer Protection's website](#).

The letter is attached.