



## NEWS RELEASE

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**FOR IMMEDIATE RELEASE:** Wednesday, October 11, 2017  
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### **Attorney General Jackley Calls on Credit Bureaus to Halt Fees for Consumers Impacted by Equifax Breach**

**PIERRE, S.D.** – Attorney General Marty Jackley has joined a coalition of 37 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.

The 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.

“The entire process of placing a credit freeze on one’s credit has been painful enough, but then to ask consumers to pay \$10 to each CRA to place a credit freeze and another \$10 every time they want to apply for credit and temporarily lift the freeze is just not right,” said Jackley. “All the CRAs have a responsibility to protect personal identifying information and the least they can do is allow consumers to freeze their credit without additional charges.”

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. 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 placing a credit freeze on all of your credit reports 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alerts on your financial accounts so your financial institution alerts you when money above a pre-designated amount is withdrawn;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.