



NEWS RELEASE

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Attorney General Jackley Joins State Attorneys General Request to Equifax to Protect Consumers

PIERRE, S.D. – Attorney General Marty Jackley has joined with attorneys general around the country in a letter to Equifax requesting that it disable links for enrollment in fee-based credit monitoring service in the wake of the massive data breach impacting 143 million people.

"This breach affects millions of Americans including thousands of South Dakotans. Consumers, who are at absolutely no fault in this situation, should not have to pay anyone especially Equifax to either monitor or to freeze their credit," said Jackley.

The investigation was launched as soon as Equifax publicly disclosed the breach. Equifax is offering free credit monitoring services in response to the breach, but the attorneys general today objected to Equifax "seemingly using its own data breach as an opportunity to sell services to breach victims," they wrote.

"We believe continuing to offer consumers a fee-based service in addition to Equifax's free monitoring services will serve to only confuse consumers who are already struggling to make decisions on how to best protect themselves in the wake of this massive breach," the attorneys general wrote. "Selling a fee-based product that competes with Equifax's own free offer of credit monitoring services to victims of Equifax's own data breach is unfair, particularly if consumers are not sure if their information was compromised."

The attorneys general also said that, although Equifax has agreed to waive credit freeze fees for those who would otherwise be subject to them, the other two credit bureaus, Experian and Transunion, continue to charge fees for security freezes. The attorneys general said that Equifax should be taking steps to reimburse consumers who incur these fees to completely freeze their credit.

The attorneys general have also had communications with Equifax expressing concerns about terms of service relative to the free credit monitoring services and the prominence of service enrollment information on Equifax's Web page. Equifax was responsive to these concerns.

