Virginia J. Gundersen 503 Crown Point Road Shrewsbury, VT 05738

January 5, 2018

To: Bill Botzow, VT House of Representatives (cc Peg Flory, VT State Senate)

Subject: Vermont Hearings On Data Breach By Equifax & Other Companies

As a follow up to an article in the <u>Rutland Herald</u> on 11-1-17, attached is a comment from <u>USA Today</u> on 9-14-17 that sums up my thoughts about this matter. Over the past few years, I've been contacted by a previous employer about a data breach and in April of 2017, I was contacted by America's Job Link Alliance involving Vermont Job Link.

In regard to Equifax, Experian, and Transunion, they should NOT have access to any of my information without my authorization. I contacted the VT Consumer Assistance Program on 1-4-16 and was told by Rachel that there is a \$10.00 fee to freeze your account, and if you need to unfreeze it for an insurance credit check, there is no fee. My personal information should be frozen by default and should only be released if I authorize it. I should not have to pay a fee to put a credit freeze on my personal information.

I was not able to attend the public hearings on this matter. Thank you for listening to my concerns.

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Sincerely.

Virginia J. Gundersen

So let me get this straight, my information was given to Equifax — not by me. It lost my data and now would like me to pay them to protect them? How about a law that makes my information frozen by default, and can be released when I authorize, it?