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Attorney General T. J. Donovan, Jr.
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Attorney General Donovan,

On September 18, 2017 my wife and I mailed in a joint request for a security freeze on our accounts with Equifax. That request was received by them on September 21, 2017. We did this as soon as Equifax indicated that they would waive the charges for doing so. We have every intention of doing the same with Experian and Transunion but we do not feel as though we should have to pay them to protect ourselves from their errors or lack of security. For the time being, we have placed fraud alerts with the other two agencies as that we can do at no charge.

In late November my wife received a notice from Equifax that her address had been changed to PO Box 131 while the previous address of record was 286 Sawdust Alley. **(Copy Enclosed)** That alone was enough to make us real curious about the reliability of their data since we have had the same PO Box for 40 years and I have credit reports for her, from them, dating back to 2004 that show the PO Box as her primary address. As a matter of fact, until E911, we lived on a road with no name. The PO Box is the only address that has been with us for our 40 years here even though we live in the same house that we purchased in 1977.

She called the number listed on the notice, a special number for security freeze inquiries, and there was no answer during the stated hours on the notice, after 9AM EST, Monday through Friday. She tried calling, after 9AM, several times for about an hour, and got nothing but a recorded message telling her to call back during business hours. Needless to say, she has better things to do with her time than to keep calling a phone number that appeared to be unmanned. Note that, while we cannot give the exact date, it was not during the Thanksgiving Holiday time period.

The next day she tried calling the designated number once more. Again, she could not get anyone on the phone during about 9 to 10 AM, EST.

Since I had printed out a copy of a 2007 credit report for her to use when she spoke to the Equifax representative, she used the phone number on that, a general customer service number it is assumed, and tried to get an answer for why she received this notice.

She was asked general questions, her name, her Social Security number, etc. but was **never asked for the PIN for the security freeze** before the customer service representative started giving her information. This despite informing the representative that she had a security freeze on her account, multiple times.

When she asked the question about why she received the notice, she was told that it was because **I had changed her address** and that I could expect a notice as well. Again, we sent in a joint request and I never received any similar notice.

The next day she tried calling the designated number once more, the third day she attempted to get someone at this number. Her intent was to complain that the phone number she had reached the previous day, the general customer service number, did not ask for the PIN. Once more she could not get anyone on the phone during the designated early time frame.

The Security Freeze is supposed to protect us. Equifax issues a PIN, supposedly to prevent anyone from being able to access an individual's credit file other than the proper person and yet they give out information just based on standard questions that any good identity thief probably has the answers to. Equifax posts a special number to call for security freeze questions and does not seem to staff it during all the time they indicate it will be staffed.

The obvious question here is what good is a security freeze? Our recent experience would indicate that it is little more than a placebo to make us feel safer and, perhaps, deflect blame if/when our information is stolen. "Well, it could not have been our fault, you have a Security Freeze on your account."

As you work with the Legislators to deal with data brokers, please keep our situation in mind. There is no reason that Equifax should have regarded the PO Box 131 as a "change", the special number for security freeze issues is not staffed properly, and Equifax personnel do not seem to mind giving out additional information on a frozen account without asking for the PIN. Any laws that may be written are meaningless if a company is inept. Equifax is already guilty of not exercising due diligence and this is before more complex requirements are legislated and put in to effect.

Sincerely,

Fredrick P. Hege, Jr

Kathleen J. Hege

CC: Representative Emily Long