



Attorney General Doug Peterson

News Release

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AG Peterson Joins Other Attorneys General, Asks Equifax to Disable Fee-based Monitoring Services, Reimburse Fees for Security Freezes

Lincoln –Attorney General Doug Peterson today joined with attorneys general from 32 other states and the District of Columbia in a [letter](#) to credit reporting firm 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.

The state attorneys general launched their investigation as soon as Equifax publicly disclosed the breach last week. 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 – which includes Nebraska residents – the other two credit bureaus, Experian and TransUnion, continue to charge fees for security freezes. The attorneys general said that Equifax should reimburse consumers who incur these fees to completely freeze their credit.

In a letter sent to Equifax last week by the attorneys general of Connecticut, Illinois, and Pennsylvania, the states requested information about the circumstances that led to the breach, the reasons for the months-long delay between the breach and the company's public disclosure, what protections the company had in place at the time of the breach and how the company intends to protect consumers affected by the breach.

The other states that signed the letter are Alabama, Arizona, Connecticut, Delaware, Florida, Georgia, Hawaii, Idaho, Illinois, Iowa, Kansas, Kentucky, Maine, Maryland, Michigan, Minnesota, Mississippi, Montana, Nevada, New Hampshire, New Jersey, New Mexico, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Virginia, West Virginia and the District of Columbia.

The attorneys general have expressed their concerns to Equifax regarding the terms of service relative to the free credit monitoring services and the prominence of service enrollment information on Equifax's Web page. Equifax has been responsive to these concerns.

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