

STATE OF TENNESSEE

Office of the Attorney General



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September 19, 2017

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Re: Equifax Inc. Data Breach

Dear Counsel:

Thank you for providing the information contained in your letter of September 7, 2017. I am deeply concerned that the personal information of over 3 million Tennessee residents has been stolen by unauthorized individuals, leaving consumers vulnerable to identity theft and financial loss. It is important to learn as soon as possible how this data breach occurred and how to prevent similar security crises from happening again.

I am writing to add my voice to the letter dated September 19, 2017 from 44 of my fellow attorneys general. I, too, am concerned by Equifax's conduct with respect to affected consumers since its disclosure of the breach. Given that several weeks have elapsed since Equifax first discovered the theft of data pertaining to over 143 million individuals, the adequacy of the Equifax response to consumers' legitimate concerns has been troubling.

It is our understanding that Equifax has made its offer of free credit monitoring services more prominent on its website, and we urge Equifax to take all possible steps to help consumers access any rehabilitative services easily and efficiently. I concur with my fellow state attorneys general that the cutoff date of November 21, 2017 for consumers to avail themselves of the free services provided should be extended to at least January 31, 2018.

It is also our understanding that Equifax has now agreed to reimburse consumers for any fees associated with placing a freeze on their Equifax credit reports, and that this policy will extend to freezes placed through November 21, 2017. While we appreciate this decision, I encourage Equifax to also extend this deadline to allow the maximum number of consumers to take advantage of this option. We also understand that Equifax is currently considering whether to reimburse fees associated with credit freezes charged by other credit reporting agencies. This is a step that Equifax should take for the benefit of consumers. In light of the apparent severity and potentially

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long term impact of this breach, you may anticipate a request that you extend the duration of the free credit monitoring and identity theft services being offered.

In the past week, our Office has heard from many Tennessee consumers who are justifiably upset that their personal information has been exposed to potential misuse and abuse. These consumers are frustrated that their interactions with Equifax's website and call center have sometimes been unhelpful and involved long wait times and uninformed call center employees, and that Equifax has asked consumers to give it further personal information when Equifax already has shown itself vulnerable to the unauthorized release of such data. I hope that Equifax will continue to take steps to address these shortcomings and provide consumers with more timely and informed responses.

We also understand that while Equifax will not be directly notifying most consumers, it will be notifying two subsets: those whose dispute-related documents were accessed and those whose credit card numbers were exposed. Please promptly provide my Office with copies of those notifications and continue to apprise us of any further communications with consumers. Finally, it is being reported that scammers are already attempting to exploit this incident by impersonating Equifax in an effort to deceive consumers into sending them their personal information as well as money. Our Office is always concerned about such phishing and other scams, and we urge Equifax to publicize this issue widely and clarify to consumers exactly how you would contact them—if at all—and what information you may require. We would appreciate receiving notice of any scams identified by Equifax that may affect Tennessee consumers.

We look forward to receiving your response to the concerns raised in this letter and the information that has been requested. Please direct all future correspondence to:

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Sincerely,



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