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HEALTH, EDUCATION, LABOR, AND PENSIONS

## United States Senate

WASHINGTON, DC 20510

November 9, 2017

Mr. Paulino do Rego Barros, Jr. Interim Chief Executive Officer Equifax, Inc. 1500 Peachtree Street, NE Atlanta, GA 30309

Dear Mr. Barros:

I write today to express my continued concern that millions of Americans affected by the Equifax data breach remain unaware that their sensitive, personal information has been exposed and ignorant of the steps they can and should take to protect themselves. Once again, I urge you to ensure that every person whose data you believe was compromised is promptly and directly notified. This breach will have profound, long-lasting impacts on the integrity of many Americans' identities and finances, and it is simply unacceptable that millions of them may still not know that they are at risk, nor understand what they can and should do to help limit the potential damage.

In our exchange at yesterday's hearing before the Senate Committee on Commerce, Science and Transportation, you refused to state whether Equifax would proactively and directly notify each of the more than 145.5 million Americans whose data was compromised. Furthermore, you reported that only 30 million individuals have utilized the website Equifax created as the primary means by which consumers can learn if they were impacted and access the limited services your company is offering to help them protect themselves.

It is deeply concerning that only slightly more than 20 percent of affected individuals have successfully used this tool, which you said you have been promoting heavily through social and other media. Even if that number fails to capture those Equifax has directly notified because state law mandated it, or because their credit card information was part of the information compromised by the breach, it remains quite possible that millions of individuals do not know for certain if their information was exposed.

The only way we can be certain that American consumers have the information they need is for Equifax to provide direct notice to each and every one of them. As I asked you yesterday, I want to know whether you will ensure that these victims of your company's failure to safeguard highly-sensitive data will each receive a letter, a phone call or an email. I do not believe it is a difficult or unreasonable request and, frankly, would be a basic, first step in helping to restore public trust in your company.

Make no mistake, notification alone is far from a sufficient response to this failure. The impacts of the breach will be felt by American consumers for years and years to come, and my colleagues and I will continue to closely watch how Equifax works to remediate the damage that has been done to the lives of our constituents.

Thank you for your attention to this important matter.

Sincerely,

Senator Tammy Baldwin