

Consumer and Labor Groups Urge Experian to Offer Free Security Freezes to T-Mobile Customers to Help Prevent Id Theft

FOR IMMEDIATE RELEASE: October 2, 2015 || Contacts: Chi Chi Wu (cwu@nclc.org) or Jan Kruse (jkruse@nclc.org); 617.542.8010

(BOSTON) Today, in response to the theft from Experian of the personal data of 15 million T-Mobile customers, consumer and labor groups sent a letter urging the companies to provide free security freezes at all three credit bureaus to customers whose data was stolen.

“We urge all consumers affected by the Experian data hack to consider getting a security freeze for their files at all three credit bureaus (Experian, Equifax and TransUnion),” says National Consumer Law Center attorney Chi Chi Wu. “But it’s outrageous that the consumers harmed by this breach should have to pay each credit bureau for a freeze. Security freezes should be free for any consumer whose information is stolen.”

A security freeze prevents a consumer’s credit report from being shared with potential new creditors. If credit files are frozen, a thief will probably not be able to get credit in the consumer’s name. Freezes are much more effective in preventing identity theft than the credit monitoring product that Experian is currently offering to victimized consumers. Freezes are available to residents of all 50 states, but there can be a charge of up to \$15 per credit bureau unless Experian and T-Mobile provide free freezes.

The letter also urges Experian to remove its mandatory arbitration provisions from its credit monitoring agreements, especially for victimized consumers who accept Experian’s offer. Such clauses undermine a consumer’s constitutional rights.

The letter to Experian and T-Mobile is available at: <http://bit.ly/1jDr9Hd>

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