



October 2, 2015

Craig Boundy
CEO
Experian North America

John Legere
CEO
T-Mobile US

Dear Mr. Boundy and Mr. Legere:

The undersigned consumer advocacy and labor groups write to you regarding the recent announcement that there has been a massive security breach of T-Mobile customer data from Experian. We understand from media reports that over 15 million consumers may have had their sensitive personal information, including Social Security Numbers and other identifying numbers (such as driver's license information), stolen by hackers.

The media stories also report that Experian and T-Mobile are offering free credit monitoring for two years in response to the security breach. We are writing to urge that, in addition, Experian and T-Mobile should offer *free security freezes* to all affected customers, for all three major credit bureaus. Otherwise, affected consumers could be charged up to \$15 per credit bureau.

As you know, a security freeze is the most effective measure against identity theft involving the opening of new credit accounts, and is certainly advised here given the highly sensitive information that was stolen. Credit monitoring only informs consumers after the fact when there has been an attempt to open a fraudulent new account using the consumer's personal information— the proverbial shutting the barn door after the horse has left. A security freeze prevents the consumer's stolen information from being used by thieves in the first place.

Finally, we urge that Experian remove its mandatory arbitration provision from its credit monitoring agreement for the affected customers, and for all customers of its

credit monitoring products. It's bad enough that Experian has allowed hackers to infiltrate its computer systems; to then slip in a provision in the credit monitoring agreement that deprives these victimized consumers of their legal remedies against Experian is unconscionable.

If you have any questions about this letter, please contact Chi Chi Wu at 617-542-8010 or cwu@nclc.org.

Sincerely,

National Consumer Law Center (on behalf of its low-income consumers)
Communications Workers of America, CWA
Consumer Action
Center for Digital Democracy
Center for Economic Justice
National Association of Consumer Advocates
U.S. PIRG
Woodstock Institute
Housing Resources of Columbia County