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## Experian Threatens to Deny Protection to Connecticut Breach Victims

*Debix Stands Ready to Assist Governor M. Jodi Rell's Investigation*

**AUSTIN, Texas – August 22, 2008** – Debix ([www.debix.com](http://www.debix.com)) today announced it is ready to assist the State of Connecticut's investigation into why Experian, one of the three national credit bureaus, is threatening to deny protection to citizens of Connecticut unless they provide additional proof of identification.

In 2007, the State hired Debix to provide identity protection services to over 53,000 citizens. To establish the necessary protections on the consumer's credit files, Debix contracts with TransUnion, a competitor of Experian. When a consumer registers for Debix, TransUnion sets the protection in its credit files and then forwards a request to Experian and Equifax who are bound by law under the Fair Credit Reporting Act (FCRA) to set the protections in their files. TransUnion and Equifax are continuing to provide protection without interruption.

On or around July 28, 2008, Experian began sending letters directly to citizens threatening to deny protection unless they mailed Experian copies of their driver's license, social security card and a recent utility bill. Note that Experian had been providing protection to these same citizens for nearly 12 months based on the significant amount of personal identifying information citizens already made available to Experian during initial registration. Citizens perceived Experian's action as a veiled attempt to strip them of their rights.

Debix investigated and uncovered the following:

- Experian targeted a select group of citizens with the letters while simultaneously continuing to provide protection to other citizens with no demand for proof of identification.
- Experian did not review this policy change with the Federal Trade Commission (FTC), the regulatory agency responsible for enforcing consumer rights under the FCRA.
- Experian provided no warning of this change to Debix or TransUnion.

Immediately upon discovery of this, Debix posted recommendations on its web site and enabled dedicated staff to assist citizens in filing over 300 complaints on the matter with the FTC. In response, the FTC committed to look into the complaints.

Despite Experian's denial of protection, the Debix subscribers are still protected by two of the three major credit bureaus including TransUnion and Equifax and by the AIG Identity Theft Insurance provided by Debix.

In addition, should any Debix subscriber suffer an identity theft attack as a result of Experian's denial of protection, Debix is providing a new benefit that restores any damage to the citizen's identity at no charge to the subscriber or the State of Connecticut.

"We will assist Governor Rell's investigation as our top priority," said Bo Holland, Debix Founder and CEO. "Debix fulfilled its contractual obligation to request fraud alerts at all three bureaus, and despite Experian's denial of protection to certain customers, citizens are always protected by our identity theft insurance and recovery services."

**About Debix Inc.**

Debix Inc. operates the first national Identity Protection Network dedicated to protecting consumers, and the organizations that serve them, from identity theft. Debix's mission is to eradicate the problem altogether. Led by the nation's most experienced identity protection experts, Debix is continuously working on the development of innovative new technology and services to protect consumers. The company is partnering with a wide range of national organizations, including the Identity Theft Resource Center, Merchant Risk Council, American National Standards Institute and the Better Business Bureau, to develop programs and solutions to improve identity theft protection services for consumers and data breach solutions for organizations. To date, more than 35 state and local governments have joined the Debix Network to provide protection service to their citizens. The company is headquartered in Austin, Texas and privately funded. For more information, visit [www.Debix.com](http://www.Debix.com) or call 888-DebixMe (332-4963).

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