

From: [redacted]
Sent: Wednesday, January 03, 2007 10:14 PM
To: Taskforcecomments
Subject: Stop Data Mining of Credit Files

Comments to the Identity Theft Task Force

One of the biggest risks for large scale identity theft is the credit information gathering companies... Equifax, Trans Union and Experian... ability and willingness to sell the information they gather.

People and companies who buy the right to mine data from the credit gathering companies are able to identify names and addresses and learn about individuals shopping habits and where they bank.

Once someone knows a name, address, phone number and where they shop and borrow money, the consumer can easily become a target for phishing, telemarketing fraud and internet fraud.

It is only a short step from knowing a name, address and spending habits to identity theft. If someone were to use data mining as the starting point of identity theft, they would not be taking the identity of one or two people at a time, they could affect thousands and hundreds of thousands.

It is also simply rude for the U.S. Government to allow and encourage the credit gathering companies to share consumer's personal information with anyone. It is private and should not be shared.

I am aware that a consumer can ask that their information not be shared, but very few people know their rights and it is hard to do. Look at how few people have asked not to have their information shared.

Please protect our identity and privacy. Stop the credit gathering companies ...Experian, Trans Union and Equifax... from sharing the information they gather with others without permission.

Thank you for your consideration and may God continue to bless America.