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# Opinion

## What You Should Know about the Equifax Data Breach

Record-breaking, back-to-back hurricanes in Houston and Florida brought unprecedented winds and rains affecting millions of Americans. Yet another storm just as brutal, but financial in nature, is raging and affects at least 143 million Americans: that's the Equifax data breach that took place from mid-May to July of this year.

On July 29, Equifax, one of the three major credit reporting corporations, discovered that unauthorized data access had occurred. Yet it was not until September 7 when the multi-national data breach was announced publicly. This massive cybersecurity breach includes federal income tax records, as well as employee records for government employees and those of Fortune 500 firms. Even recipients of major government programs like Medicare, Medicaid, and Social Security are affected.

For consumers, the personal information exposed to fraud and identity theft could mean a lifetime of closely monitoring and defending personal data to fight theft, fines and more. For businesses, questions will emerge as to whether millions of credit accounts were fraudulently opened and additionally whether they will be held partially responsible for its per-



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petuation.

In reaction to this cyber-crime, a surge of federal class action lawsuits are going after Equifax. As many as 50 have been filed in at least 14 states and the District of Columbia as of September 12. The Federal Bureau of Investigation

**“The scope and scale of this breach appears to make it one of the largest on record**

is reportedly examining what went wrong from a criminal perspective. On the civil side of the law, the Consumer Financial Protection Bureau (CFPB) is beginning its own independent investigation.

Now a growing number of bipartisan inquiries from Capitol Hill are demanding to know why these breaches of personally identifiable information (PII) came about, what actions Equifax took, and what the global firm intends to do on behalf of consumers whose names, birth dates, addresses, Social Security numbers and drivers' licens-

es are all in jeopardy. Equifax also knew that an estimated 209,000 credit card holders and some 182,000 consumers in the U.S. who have a dispute on file with a creditor also had comprised PII.

“This hack into sensitive information compiled and maintained by Equifax is one of the largest data breaches in our nation's history and someone has to be held accountable,” said Congresswoman Maxine Waters, the Ranking Member of the House Financial Services Committee in an article for “Business Insider.”

“Given the important role credit scores play in the lives and financial futures of hard-working Americans, Congress must diligently examine the way our credit reporting agencies are operating and impose additional statutory and regulatory reforms to protect the integrity of the country's credit reporting system,” Waters continued.

In a September 11 letter to Richard F. Smith, Equifax's Chairman and Chief Executive Office, the Chair and Ranking Member of the Senate Finance Committee went further to pose a series of

questions to be answered by Sept. 26. Issues raised in the letter include binding arbitration clauses that deny affected consumers the right of class action lawsuits, the firm's security systems and controls, how consumers can expect to be officially notified, and what, if any, protections Equifax will offer to affected consumers.

“The scope and scale of this breach appears to make it one of the largest on record, and the sensitivity of the information compromised may make it the most costly to consumers,” wrote Senators Orrin Hatch, Senate Finance Chair and Ron Wyden, the committee's Ranking Member.

Chi Chi Wu of the National Consumer Law Center said, “A security freeze is the most effective measure against “new account” identity theft, because it stops thieves from using the consumer's stolen information.”

To follow Wu's advice, consumers will need to contact all three of the major credit reporting bureaus and request that no new accounts be opened in their names. Once requested, consumers will not be able to easily apply for new credit accounts or apply for a loan.

Read the rest of this commentary at [TheSkanner.com](http://TheSkanner.com)

## Trump Can't Deport the 'Dreamers' Without a Fight

Our 45th President swept into office with a foundation of racist claims. First, the very basis of his political participation was his false assertion (for which he has never apologized) that President Barack Obama was not born in the United States. Using the “birther” movement as a basis, “45” signaled to every random racist out there that he was willing to ignore truth to attack President Obama.

Then, he used horrible rhetoric to describe Mexican people as violent rapist, followed by his usual “and some of them are very nice.” He suggested that a federal judge could not do his job because he was of Mexican descent. And much of his campaign was focused on deporting people. The pace of deportations has increased since he took office.

Now, he has snatched stability away from a group of young people called “dreamers” have built.

These young folks were brought to these United States by parents who came to this country illegally. In legal limbo and unable to apply for jobs or college admission, many of these young people lived in the shadows, working under the table or not at all, piecing together livelihoods



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as best they could.

President Barack Obama grappled with this issue and, through executive order (because Congress would not act), created the Deferred Ac-

**“While President Obama did a great thing by creating DACA, the program does not go far enough**

tion for Childhood Arrivals (DACA) program. Attorneys general in some states have described the program as illegal and have threatened to sue for its elimination. Attorney General J. Beauregard Sessions has said he would not defend the program, because President Obama “overreached” in establishing it. So, the camera-hogging “45” actually allowed Beauregard (who he very recently dissed) to announce that DACA will end, although there is a “grace period” of six months.

I don't think many understand how many hoops childhood arrivals must jump

through to attain “dreamer” status. They have to pay almost \$500 every two years and fill out more than a dozen forms to qualify, including forms that detail income, expenses and assets. They must have a work permit. If they move, they have to inform the U.S. Customs and Immigration Service. And they can't leave the country without permission, which is only sparingly granted, and usually only for educational

purposes. Requests to visit relatives are rarely granted and, even when permission is granted, there is no guarantee that “dreamers” will be allowed back into the country.

So, while President Obama did a great thing by creating DACA, the program does not go far enough. “Dreamers” do not have the same privileges that other citizens have, and they have more responsibilities. Their status can also be revoked, if they have had any interactions with “law enforcement” officers, and we all know how that one goes.

While it appears that “45” has given dreamers some

hope by delaying enforcement of DACA elimination for six months, and by making nice with Democratic leaders, the drama of dangling possibilities in front of folks and then snatching them away is typical “45” showmanship and irrationality. The fact that Sarah Huckabee Sanders, the White House parrot, raised Black unemployment in a White House press conference is further evidence of this administration's racism. Has there been any other time when these people have mentioned Black unemployment?

Part of the reason “45” is revoking DACA has to do with his anti-Mexican, anti-immigrant, racist biases. But part has to do with his administration's attempt to eliminate anything Obama from our government. It is pathetically appalling to watch the way that “45” and his minions are obsessed with President Obama and the work he did.

As an example, Education Secretary Betsy DeVos has decided to “examine” the Obama approach to campus rape. She is more concerned, it seems, with those accused of rape or sexual assault than with the victims.

Read the rest of this commentary at [TheSkanner.com](http://TheSkanner.com)