

Congress of the United States
Washington, DC 20515

The Honorable Mitch McConnell
Majority Leader
U.S. Capitol Building, S-230
Washington, DC 20510

The Honorable Charles E. Schumer
Minority Leader
322 Hart Senate Office Building
Washington, D.C. 20510

The Honorable Paul Ryan
Speaker of the House
U.S. Capitol Building, H-232
Washington, DC 20515

The Honorable Nancy Pelosi
Minority Leader
U.S. Capitol Building, H-204
Washington, DC 20515

Dear Majority Leader McConnell, Minority Leader Schumer, Speaker Ryan, and Minority Leader Pelosi,

We are deeply concerned about recent revelations of a massive data breach affecting 143 million U.S. consumers at Equifax, one of our country's three major consumer credit reporting agencies. Considering the breadth of the cyberattack and the severity of the breach's implications on American consumers, we believe that a bipartisan and bicameral response is required. In just this one breach, almost half of all Americans have had their personal information exposed. We respectfully request that Congress fully investigate not only the Equifax breach, but also data breaches in general and how government and private industry can work together to better secure America's sensitive personal information.

According to Equifax, criminal hackers accessed sensitive consumer information from May through July 29 of this year and obtained the personal information of 143 million Americans, including Social Security numbers, driver's license numbers, credit card information, birthdates, and addresses.

The severity of this cyber-attack on consumers cannot be underestimated. Equifax's massive data breach drastically increases the availability of the personal information of millions of Americans to individuals with criminal intent. Armed with Social Security numbers, names and birthdates, criminals can assume identities, drain bank accounts, destroy a person's credit, and undertake any number of other criminal actions.

Considering the nature of a company like Equifax, a business that needs sensitive information in order to conduct its business, it is unacceptable that the credit bureau did not have better protections in place. Equifax, as well as the other two credit bureaus, are high-value targets for hackers since they hold a large amount of sensitive information. Furthermore, Equifax's website had recently been hacked for W-2 information.¹ In light of the company's high profile hacks,

¹ <https://www.nytimes.com/2017/09/07/business/equifax-cyberattack.html>

further investigation into why Equifax was not better prepared to withstand cyber-attacks is warranted.

In addition to the breach, the stock trading activity by some Equifax executives before the credit reporting agency publically announced the data breach also requires scrutiny. According to Bloomberg, three Equifax executives sold almost \$1.8 million worth of Equifax shares on August 1, 2017, just days after the breach was allegedly discovered.² This trading activity raises serious concerns and requires further examination.

The enormity of this situation demands a thorough and comprehensive review. As Vice Ranking Members and Members of Congress, it is our duty to ensure this matter is investigated and the American people receive the answers they deserve. We ask that a Congressional probe be convened to conduct an exhaustive investigation into the cause and impact of this event.

Even more alarming, the Equifax data breach seems to be another successful attack in a long line of data breaches. Over the past decade, America's data infrastructure has been under constant onslaught and hackers have successfully pilfered our sensitive information, anything from medical records, Social Security numbers, credit card numbers, to security clearances. The depth of the damage done to our economy, security and economic security by massive data breaches is not truly understood by the American public, private industry, or the government.

Ultimately, Congress has responsibility in setting the framework of how our public and private society stores, delivers, and uses data as well as how our nation's data can be best protected. We expect a congressional probe to work with private industry to develop a joint solution on securing our country's data.

We are aware that many of the committees on which we serve as Vice Ranking Members have investigated data breaches to some extent. However, these relentless and damaging breaches demand a unified response.

As Democratic Vice Ranking Members of our respective committees, we understand that breaches like this will likely impact those who fall under our legislative jurisdiction in some form or another. We believe a bipartisan, bicameral probe will provide the American people an explanation of what happened, who is responsible, and how to move forward with a solution. We look forward to working with you to protect American's sensitive personal information.

Sincerely,



Alma S. Adams, Ph.D.
Member of Congress




Gerald E. Connolly
Member of Congress

² <https://www.bloomberg.com/news/articles/2017-09-07/three-equifax-executives-sold-stock-before-revealing-cyber-hack>


Pramila Jayapal
Member of Congress


Jamie Raskin
Member of Congress



Donald S. Beyer Jr.
Member of Congress


Kathy Castor
Member of Congress


Jared Huffman
Member of Congress


Mark Takano
Member of Congress


Jared Polis
Member of Congress


Bonnie Watson Coleman
Member of Congress