

**From:** Laughlin, Chrystal  
**To:** Ozzie Fonseca <ofonseca@experianinteractive.com>  
Anel Nevarez <Anel.Nevarez@experianinteractive.com>  
**CC:** Veldran, Katherine <KatherineVeldran@gov.sc.gov>  
**Date:** 12/27/2012 3:54:54 PM  
**Subject:** RE: \*\*Question from SC Constituent\*\*

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Ozzie,

Can I provide the constituent's number for you to call? I think that speaking with him directly would be helpful. The constituent read this information in the Terms and Conditions on the website. I provided the link below.

I would like to ask the constituent first if it is ok to provide his name and phone number to you.

Thanks,  
Chrystal

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**From:** Ozzie Fonseca [mailto:ofonseca@experianinteractive.com]  
**Sent:** Sunday, December 23, 2012 5:58 PM  
**To:** Laughlin, Chrystal; Anel Nevarez  
**Cc:** Veldran, Katherine  
**Subject:** RE: \*\*Question from SC Constituent\*\*

Chrystal:

We do work with third parties, like the other 2 bureaus, and share information as needed. Compliance asked me to clarify the concerns about other third parties and unfortunately I did not have all the information they wanted.

In order to provide a comprehensive answer, compliance asked me to get the specific language that the individual is referencing. In addition, they asked for more details about the "opt out" process that the person followed but was unsure if it was done correctly.

As soon as I have that information from you, I will press compliance for a quick answer.

Thanks

**Ozzie Fonseca, CIPP/US**  
**Senior Director, Data Breach Resolution**



Experian Consumer Direct  
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**From:** Laughlin, Chrystal [<mailto:CLaughlin@oepp.sc.gov>]  
**Sent:** Thursday, December 20, 2012 6:05 AM  
**To:** Ozzie Fonseca; Anel Nevarez  
**Cc:** Veldran, Katherine  
**Subject:** RE: \*\*Question from SC Constituent\*\*

Ozzie,  
Do you have any information on the issue below? What, if any, information is provided to third parties?

Thank you,  
Chrystal Laughlin  
803.734.6299

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**From:** Laughlin, Chrystal  
**Sent:** Friday, December 07, 2012 4:23 PM  
**To:** 'Ozzie Fonseca'; Anel Nevarez  
**Cc:** Veldran, Katherine  
**Subject:** RE: \*\*Question from SC Constituent\*\*

Ozzie,  
The constituent said he saw this in the Terms and Conditions on Experian's website.

<http://www.protectmyid.com/terms/>

He said there was an option to opt out of providing information to third parties. He said he tried to do this, but is unsure if he completed the process. He basically wants to ensure that his SSN will not be provided to third parties.

Hope this helps,  
Chrystal

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**From:** Ozzie Fonseca [<mailto:ofonseca@experianinteractive.com>]  
**Sent:** Friday, December 07, 2012 1:49 PM  
**To:** Laughlin, Chrystal; Anel Nevarez  
**Cc:** Veldran, Katherine  
**Subject:** RE: \*\*Question from SC Constituent\*\*

Crystal:

I checked with compliance and legal and they were a bit confused by the assertion made by the constituent. Can you please point out where this information appears?

Thanks

**Ozzie Fonseca, CIPP/US**  
**Senior Director, Data Breach Resolution**



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**From:** Laughlin, Chrystal [<mailto:CLaughlin@oepp.sc.gov>]

**Sent:** Friday, December 07, 2012 8:20 AM

**To:** Ozzie Fonseca; Anel Nevarez

**Cc:** Veldran, Katherine

**Subject:** \*\*Question from SC Constituent\*\*

Ozzie,

A constituent claims that in the contract for ProtectMyID, Experian states they can give customer information to 3<sup>rd</sup> party associate partners. The constituent also claims that there are over 90 3<sup>rd</sup> party associate partners.

Can you confirm this? What information is being given? Credit card information, SSNs?

Thank you,  
Chrystal Laughlin  
803.734.6299