



The Equifax Data Breach

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by

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“If you have a [credit report](#), there’s a good chance that you’re one of the 143 million American consumers whose sensitive personal information was exposed in a data breach at Equifax, one of the nation’s three major credit reporting agencies.

Here are the facts, according to Equifax. The breach lasted from mid-May through July, 2017. The hackers accessed people’s names, Social Security numbers, birth dates, addresses and, in some instances, driver’s license numbers. They also stole credit card numbers for about 209,000 people and dispute documents with personal identifying information for about 182,000 people. And they grabbed personal information of people in the UK and Canada too”.

Although the news reported this story almost immediately, Equifax was late in making a public statement, September 7, to be exact.

The Assignment

Write a letter to Equifax customers. Your book recommends using the indirect approach when delivering sensitive information, but since everyone knew of the breach before Equifax made a public statement, use the direct approach. Refer to Chapter 9.

In your letter explain why it took the company so long to make a statement, explain what happened, and perhaps try to explain why. Apologize, show empathy, and tell customers what they can do to protect their identity. You might have to do some research, so your advice is realistic. Try to maintain good will, and use positive language. Make sure to strike the appropriate tone.

The letter should be one-page, block format. Use high impact format.

You can use "Dear Customer" as the salutation, but do not forget to use correct punctuation.

Criteria	Ratings			Pts
Letter Format	<p>20.0 pts Accomplished---The letter fully adheres to format given in assignment instructions; the letter is one-page, has appropriate salutation and closing. There is a letterhead with graphic for the appropriate company. Letter expertly uses direct approach. High impact format is skillfully used.18-20-</p>	<p>17.0 pts Acceptable--- The letter generally adheres to the format given in assignment instructions, but letterhead and/or graphic could be more professional. Direct approach is used, but could be more skillful. High impact format is used, but could be done more skillfully. 14-17points</p>	<p>13.0 pts Insufficient--- The letter significantly deviates from the assignment instructions. Does not use direct approach.0-139points</p>	20.0 pts
Content	<p>20.0 pts Accomplished--- The letter expertly maintains good will while delivering bad news, offers a credible apology, shows empathy and seriousness, uses positive words. 18-20 points</p>	<p>17.0 pts Acceptable--- The letter tries to maintain good will, but could do so more skillfully. Offers an apology and show empathy, but does not sound sincere. Words are sometimes positive. 14- 17 points</p>	<p>13.0 pts Insufficient---The letter content significantly deviates from the assignment instructions. 0-13 points</p>	20.0 pts
Mechanics	<p>60.0 pts Accomplished ---Letter contains virtually no spelling, grammar, or punctuation errors. Sentences are concise and clear. 54-60 points</p>	<p>53.0 pts Acceptable---Letter contains infrequent spelling, grammar, and punctuation errors that minimally detract from the message. Many sentences are wordy and awkward. 53-44 points</p>	<p>43.0 pts Insufficient---Letter contains a wide range of spelling, grammar, and punctuation errors that interfere with the communication and/or negatively reflect on the writer. 0-43 points</p>	60.0 pts
Total Points: 100.0				