

- 1) Credit Security Freeze – In security, it's best to first assume that the system has been compromised. In this case, assume that your personal information has been stolen. As we well know, there is a lot they can do with that information.

First and foremost, make it so the information is useless to the thief. All US citizens should have the option (if not the requirement) that their credit files be locked to all parties without express consent. This option should be free or available for a minimal fee (under \$20), and should not require renewal (no monthly fees, no yearly fees, it's once-for-all). Most importantly, there should be no requirement that a citizen be a victim of ID Theft before being able to enact the freeze.

Credit Reporting Companies make money by selling this data so they will likely resist. However, they can still sell the data in aggregate without personally identifiable information. Worst case scenario, Credit Reporting Companies should become a government sponsored monopoly (like utilities) or an actual government agency. This is not likely to be a popular idea, but then, neither is ID Theft.

- 2) Control over data – A citizen should be allowed (and able to) control their own data. Minus being involved in crimes, they should exist in no databases against their will. Companies should be required to allow users to use services without any personally identifiable information, or in the cases that such information is required (such as delivery of an item), the data should be erased from all records, databases, backups etc. upon completion of the transaction.

For example: public libraries and video rental stores keep records of what is checked out, but they have no business keeping that data once the item has been checked back in. This serves no legitimate purpose and should be disallowed. They can keep information on what was checked out and when for organization and statistics, but the personal information should be removed.

Another example: If I make a credit card purchase online, I should not have to worry that they are keeping my card on file against my will. It should be used for the transaction only and nothing more.

Example 3: I should not have to create an account with anyone for service. Forced registrations are identity rape and have no legitimacy in a consumer transaction. This is especially true for services that don't seem to require an account, but then create one automatically based on the shipping info provided.

Please contact me for more information on any of this

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