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Equifax Removes Arbitration Clause; Confirms No Credit Card Required for Free Credit Monitoring Service

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In our alert earlier this week, we cautioned that there were concerns with the arbitration clause in Equifax's Terms of Use for its one year of free identity theft and credit monitoring services, TrustedID Premier, offered in response to the recent cyber breach.

There are two new developments:

First: In response to considerable consumer uproar, Equifax has removed the arbitration provision. **You can now enroll in the free service and preserve your right to participate in a class action against Equifax if your personal information was compromised**. Enroll on the Equifax website.

Second: Many consumers were concerned that although the first year of the TrustedID Premier service was free, Equifax would require a credit card for enrollment that would be charged after the first year of complimentary use expired. Equifax has confirmed it does not require credit card information as part of the enrollment process.

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