

DARIN OLSON



FEDERAL TRADE COMMISSION
Office of the Secretary
600 Pennsylvania Ave, NW, Suite CC-5610 (Annex C)
Washington, DC 20580

DARIN
OLSON

July 31, 2018

Dear Federal Trade Commission,

RE: Competition and Consumer Protection in the 21st Century Hearing,
Project Number P181201

I am concerned that everything I do online generates data that companies sell for a profit. I wonder if they are selling it to foreign companies and what they would do with it. I wonder if hackers are getting into data files from foreign countries as well.

Most companies don't actually spell out how they are going to use your data, or what they do to protect it against being hacked. It makes you ponder whether they are actually using it as stated.

I use Google daily, Google maps once in awhile, and Facebook once in a great while. I read a little bit of the the terms and conditions, but there are so many pages. I scan though it and hit accept because there is so much fine print. Only someone with a law degree could understand all of it. Most companies say that by hitting "I accept" you are consenting to giving your data away. This is not fair, but it is the way it is. Congress needs to pass new laws to regulate the wording so every day citizens can understand it. There also needs to be rules for using someones personal data. Some companies don't have enough rules and some have too many. It makes it confusing.

Google has a monopoly because they are the main search. If they had some competitors, it would bring advertising rates down. If a person could research companies known for abusing privacy against

other competitors, some companies might treat their consumers better. The company that abuses consumers privacy is less trustworthy than a company who doesn't abuse it.

While it is fair to a certain point for companies who give a you a free app and in turn, collect your personal data, there should be a limit. Just because they are not charging a fee, they should still respect consumers data and photos. I would like to see some regulation for data collection so consumers would have more freedom, without being tracked by hackers and the possibility of being hacked.

My information was compromised in the Equifax Breach. They were supposed to let everyone know, but I found out on the National News. If I had to rely on them to let me know, I might never have known. Then my credit card company alerted me to the fact someone was trying to purchase over \$700 worth merchandise on my card. I called Equifax repeatedly, I can't even count the number of hours I spent dealing with that place. I felt alienated, like they didn't care at all. Their customer service was horrible at best. This experience cost me money as I had to pay another company to get this closed.

Sincerely,

Darin Olson