

From: [wade collinge](#)
To: [RSCommittee.Admin](#)
Cc: [wade collinge](#)
Subject: Personal information
Date: Monday, May 27, 2024 10:40:09 PM

An email I sent to Dale Nally in December of 2023.

Very detailed and true. Albertans should have the option of storing their private and banking information in their province, in a financial institution of their choice, and not have people all over the world with access to ones info.

Thank you for responding. This may be a little long winded, and please don't take this as a rant, although I guess it kind of is. PLEASE read this thoroughly!!

I am 65 years old, have been in the trades for almost 50 years, started welding at 17. I have worked and paid my bills every month my whole life. I never asked for a "credit score", nor have I wanted one. I did not even know I had one until recently. I guess it is a necessary evil in today's world HOWEVER ----

I recently learned that Equifax and TransUnion are the two "credit bureaus" in Canada, are "independent companies", and are regulated by provincial and territorial governments. Trying to sift through all the BS (I am sure you know what that stands for LOL) on the internet, and reading the "privacy statements" of Equifax and Transunion without falling asleep, that they will sell everyone's information to sub-prime lenders as well as the banks and credit card companies, etc. I guess that is why all the fly by night pop up ads of "get your free credit score" exist. Maybe I should start one--Ha Ha. Also, I don't need a credit score personally, I made up my mind years ago, when you buy something and you can't pay for it at the till, so to speak, you don't really need it.

My original question to the Premier was: **Who gave these "independent companies" permission to dig through everyone's personal lives from birth, to compile a history of their lives to share with anyone who will pay them?--- ESPECIALLY if it is incorrect and could potentially ruin a persons life.**

Now I have another question: **Who gave these "independent companies" permission to sell this information to whoever they see fit??**

I personally never gave these "independent companies" permission to collect or sell MY information to whoever they see fit, albeit it was all probably in some fine print legalese thing that I HAD to sign----or not get what I was after. Which is another story.

IN your response (which is appreciated), the sad part is, to correct or check my information, I have to give them all my information. I would like them to delete ALL of my information----without giving them All of my information-- --because once they have corrected all my information, and the scammers have all of my correct information, I am hacked or scammed or whatever other adjective is used. My identity is easily stolen, bank accounts emptied, etc. etc. HOW BACKWARDS IS THAT???

I would also bet that all of the "important people" in Canada and all the provinces---- NOT the masses of which I am one---have things in place so that Equifax or TransUnion does NOT have their information.

It is difficult to give you a Readers Digest version of how this all started for me, so please read on:

I was in the process of changing some finances over to Servus Credit Union. I had to call and ask a question which was answered no problem. Then the lady started with "can I interest you in a Mastercard"? She had a great deal for me, but would have to check my "credit score". I told her I did not even know if I had one, but go ahead and check. She said I was in the top 1 % and had an 857 or something which made no difference to me one way or another. **But**---they have the wrong birthday---September 10th, so I said my birthday was [REDACTED], and wondered where they got that information. She could not tell me. I got my Mastercard in the mail recently, and everything is just like she said it would be. WOOHOO!!

After researching Equifax and TransUnion as much as our beloved Google would let me, I called EQUIFAX **CANADA**. I spoke to a lady in Morocco, and also to her supervisor--- in Morocco. They told me my birthday was **October 9th**. I told them my birthday was [REDACTED], and asked where they got that information. They could not tell me that, and the supervisor told me one thing, and 4 or 5 sentences later told me something exactly opposite. You can well imagine my total shock and surprise!!! LOL--- LOL. More BS.

THEN---scroll down to the fine grey print on EQUIFAX **CANADA** website---All our information is stored in the United States, and when I called, I spoke to two different people in Morocco. The other day I called again (just for fun) and spoke to some lady in the Philippines. The problem with that is people in these other countries cannot put YOUR or MY English into context, and that really screws up communication--- WHY the heck is it even called EQUIFAX **CANADA** ??---more BS and very deceptive. All they have is scripted questions with scripted answers, and if they cannot put my redneck English in to context, they cannot understand my question, and they cannot find a "scripted answer", then everyone gets frustrated and are now considered "confrontational" or "aggressive". How can we communicate like that??

When I called TransUnion, I was speaking to some guy in India, who told me my birthday was correct, although I am sure he just wanted to get rid of me, as you can well imagine---LOL.

Now the problem for me is ---- in today's world with all the scamming and identity theft, etcetera, that goes on, I can't even trust people in my own country or province any more, how the heck are people supposed to trust people in another country??

Coincidence could be considered fate sometimes---check this out---true story, and this is the straw that broke the camel's back for me and started all this, and I am not making this up for dramatic effect---it actually went down this way:

Prior to [REDACTED], my birthday, I picked up and paid for a prescription using my benefits card from work. Prescription ran out after my birthday. Went back to get the same prescription, and had to pay more even with my benefits card. It did not bother ME at all, it wasn't much money. HOWEVER, when I got home, my wife was---OH MY GOD---LOL.

My wife then figured out that I had turned 65 in between prescriptions, and that we had to go to registries to fill out a form for Alberta Seniors BlueCross. **COINCIDENTALLY** on the form she had, there was a list of identification that was required, and **COINCIDENTALLY** driver's license was **NOT** on the list, but birth certificate was. I pulled my birth certificate out of my wallet (which I haven't had out for 40 years or more as far as I can recall), and I see the "registration date" is [REDACTED]. See **October 9th** above. **NOW I AM REALLY CHOKED**---Some one had the audacity to go back to the day I was born---and accidentally put in the day my mother registered me in Saskatchewan----to see if I was worthy of paying my bills!!!!!! Or worthy of a credit card? **And**---how the hell did the government of Saskatchewan get permission to give my information to an independent company??

I do not think I am racist or discriminatory, just maybe a red neck Albertan. I know gay people that I like, I know East Indian folks I like, as well as other nationalities that I like, after all--- we are all just people. I was born and raised on a grain farm in nowhere Saskatchewan and have lived in Alberta since 1979ish. Honestly---- if you think that some of these people in other countries, and even our own country and/or province--- that have access to everyone's information---, are not selling it on the side, I believe you would be sadly mistaken. You can have all the rules, laws, bylaws in place that you want, but all it takes is a few to sell said information and we all wonder why identity theft is a problem???

So---if it is all the same to all of you government folks, I would like a method of deleting ALL of my information from Equifax and TransUnion, without giving them All of my information. Then I would like some hard proof my information is deleted.

If there is not currently a method of doing this, a method should be created.

Since provincial and territorial governments regulate these independent companies, could I PLEASE get some help to do this.

I am going to put my trust and faith in my provincial government to help me out.

Please respond when you get back from your [Christmas](#) break. Merry [Christmas](#) and Happy New Year to you and yours

Regards

Wade Collinge

Sent from [Mail](#) for Windows