THE ASSOCIATION FOR CONSUMER EFFECTIVENESS!

http://www.oneacedata.com
Who we are, what we do, and what’s a data broker?

The short version is that we are you! We are non-industry insiders and American Consumers who believe that every American has the right to privacy, to not be monitored, constantly tracked, or studied like lab-rats under constant scrutiny by private commercial Data Broker corporations that covet the endless amounts of your private information and personal data being collected, linked, aggregated, analyzed, distributed, and then sold to the highest bidders!

What we do is educate and inform the American Consumer Public about the existence of Data Brokers, the Data Broker Industry, and their activities. Once informed as to the size, scope, scale, and seriousness of the issues created by the existence of Data Brokers and their operations, we help consumers mitigate the possible damages and unwanted effects of Data Brokers on the lives of American Consumers.

What are Data Brokers? Private Corporations that monitor and collect your private information concerning or in relation to your personally identifiable data, your personal activities, likes, habits, communications, eating habits, shopping preferences, financial status, social relationships, personal location, credit scores, and more, then aggregate and compile that information, often in order to produce or deduce even more “personally relevant and identifiable” information (including your whereabouts at different times and places), then store, analyze, distribute, and sell for profits that information and data!
Our Core Mission!

The activities your donations help make possible!

- Post the links Consumers need to “Opt-out” or correct mis-stored data!
- Publish Data Broker Ratings for Ethical Operations!
- Consumer “Opt-Out” Program Notifies the Data Brokers Not to Track!
- Ethical Operation Certification for Data Broker Companies!
- Report on current consumer data privacy issues, so you stay informed!
When We Inspire Others

Our people are some of the best in the industry, because we believe deeply in our cause and mission! We take on big challenges, won’t be bullied or intimidated, and don’t believe in words like “can’t,” “won’t,” or “quit.” We know we are out-funded, out-spent, and “out-matched” by the billion dollar Data Broker Industry, and the policies their million dollar lobbyists push to become law!

However, we wouldn’t have it any other way, because our dedicated team possesses a major advantage that no amount of money can buy! That advantage is our passion, and our steadfast belief in both our cause and our work. We constantly exploit our advantage in all we do, and the quality of our work exemplifies this fact. We are inspired people, and are committed to making the lives of consumers better. The positive mission and message of effective change for good which is first preached, then practiced, and finally evidenced by our deeds, has given the Association for Consumer Effectiveness a status many other ethically sustainable organizations seek to emulate. As such, the principles of fairness, transparency, and a commitment to better the lives of our fellow citizens, have created a ripple effect which continues to inspire individuals and companies across the world.
When We Work Smart

We collaborate, build partnerships, increase productivity and deliver quality products and services.

The following are case studies of real people who were so grateful to the association and our work, they agreed to allow the association to share their stories with the public as examples of why the association needs your continued support!

2/23/2016
At age 41, Jose found himself in a bitter divorce. After a brutal court battle with his ex-wife, Jose was able to win custody of his two daughters (ages 5 and 8) due to his ex-wives vicious drug addiction. For his entire adult life Jose has paid his bills on time, always had steady employment, and for the past five years has had a very good paying job at a large law firm in down town San Francisco.

However, the companies that created and sold for their profit the consumer reports utilized by the majority of San Francisco landlords to determine credit worthiness, chose to ignore all of that, as well as Jose’s truthful explanation about how before the divorce could be finalized or he could stop her, his drug addicted ex-wife purposely ruined his credit in a move designed to spite his successes in the Family Law Courts.

When Jose came to us, we were able to educate him about the full extent of his rights. With that knowledge he was able to demand the name of the companies utilized in producing the negative reports that had “adverse effects” on his ability to find housing. We also informed him that he had a right to a free copy from those companies producing negative consumer reports about him, which did cause him to suffer unfair and unwarranted “adverse effects” on his ability to find proper housing for himself and his two elementary school aged daughters.
Kate, age 27, found that she was being denied an auto-loan, even though she had always protected her credit.

After inquiry and investigation it turns out that a commercial Data Broker had gotten Kates social security number mixed up, with another Kate having the same first and last name as her living in the same state.

After clearing up the mess, we helped Kate to invoke her right to “Opt-out” from any further collections of her personal data under an § 604 - 15 U.S.C. § 1681b 19 election as follows “a consumer under paragraph (1) (A) shall be effective with respect to a consumer reporting agency beginning 5 business days after the date on which the consumer notifies the agency in accordance with paragraph (2); § 604 - 15 U.S.C. § 1681b 19 (B) “
Joel, age 38, was denied employment with for a position requiring high level security clearance despite being well qualified and suited for the position. Having an adult employment record going back over ten years and a Juris Doctorate, Joel was stunned.

After conducting an investigation it was discovered that a Data Broker was selling consumer reports that contained an arrest Joel suffered at the age of eighteen. Joel was not aware of this fact at first, as it was a wrongful arrest, and all charges were dismissed before Joel even went arraignment. As the charges were dismissed prior to his arraignment, there was no disposition or action taken by the County Courts. However, as it turns out the Data Broker had some how retrieved a copy of an arrest report from a local police department, and was wrongfully and unlawfully making the claim that Joel had been convicted of the charges. The charges were highly serious, which is why to make the claim of a conviction instead of a wrongful arrest and dismissed charges, left the Data Broker liable for slander, defamation of character, lost business opportunities, as well as several other torts and statutory civil liabilities claims.
WE PARTNER WITH COMPANIES AND OUR MEMBERSHIP!

Become an action member, and purchase an annual membership for only $35.00.

- Newsletters
- Free Access to Events
- An invitation to annual members meeting.

Click on the globe to start.

2/23/2016
Donate today at http://www.oneacedata.com
WE NEED YOUR SUPPORT!!!
Five Reasons Why Donate to Our Cause?

ONE: We are in an uphill battle, fighting against billion dollar invisible corporations, who despite numbering in the thousands and earning billions annually have until recently been able to convince the American Consumer Public that their entire industry doesn’t exist. Billion dollar companies the politicians aren’t quick to anger due to their campaign contributions, lobbying efforts, and the fact politicians love using these companies to target voter segments more efficiently!

TWO: There are hundreds if not thousands of these Data Brokers, spreading through-out almost every industry and profession. Some of these databases are truly helping things like medical scientist better fight diseases, and then some of these companies are becoming ever more intrusive as they seek out ever more data-points and ways to monitor and measure the everyday lives of consumers for the purposes of finding out just what can be found out about consumers by monitoring and measuring consumers as often as possible.

Three: As these companies and technologies are so new and evolving ever quicker, the law or government has yet to catch up to these companies.

Four: Self regulation by the industry is what got us to this point!

FIVE: We are one of the only consumer side Associations in the market. While there are several organizations claiming to do what we do, over 95% of those organizations are bought and owned by Data Broker dollars!
We are dedicated to educating and advocating for American consumers!

Association for Consumer Effectiveness

A.C.E

Only you get to decide what happens to your information!

http://www.oneacedata.com

Be there for us, so we can continue to be there for you! Go to http://www.oneacedata.com