

customers, because a sudden drop in your credit rating is one of the clearest signs that you've been hit by fraud.

So I want to thank all the business leaders who are choosing to protect their companies and their customers from the kind of hacking that we saw too many times this past year. I want to encourage every retailer, every bank, and every credit card company to join them in this effort.

And even though I'm taking action today without Congress, Congress needs to do its part, as well. Today, data breaches are handled by dozens of separate State laws, and it's time to have one clear national standard that brings certainty to businesses and keeps consumers safe.

Let me just close by saying this. Last week, I saw a survey that asked folks from all over the world what they thought of the idea that "success in life is pretty much determined by forces outside of our control." Of all the advanced economies on Earth, Americans, as you might expect, were the least likely to agree with that. We think our fate is in our own hands. We think that if we work hard, that we can get ahead. For all the challenges of the 21st century, for all the tough, grueling work that's been required to rebuild this economy and people rebuilding their individual lives after a terrible recession, we still believe that our destiny is written by us, not for us. We believe that this is a country where hard work should pay off and responsibility should be rewarded.

The President's Weekly Address October 18, 2014

Today I want to take a few minutes to speak with you—directly and clearly—about Ebola: what we're doing about it and what you need to know. Because meeting a public health challenge like this isn't just a job for government. All of us—citizens, leaders, the media—have a responsibility and a role to play. This is a serious disease, but we can't give in to hysteria or fear, because that only makes it harder to get people the accurate information they need. We have to be guided

That's the principle all of you here at the Consumer Finance Protection Bureau deeply believe in. That's what you're fighting for every single day. That's what I'm going to keep fighting for as long as I have the opportunity to be President. And the Executive order I'm signing and the great work that the companies are doing who are participating here today is going to just be one more brick in that bridge that we provide to, hopefully, all Americans so that they can translate their dreams into reality.

So good job, everybody. Let me sign this.

[At this point, the President signed the Executive order.]

The President. Rich, I should mention, by the way, that I went to a restaurant up in New York when I was—during the General Assembly, and my credit card was rejected. [Laughter] It turned out, I guess I don't use it enough. They were—so they thought there was some fraud going on. [Laughter] Fortunately, Michelle had hers. And I was trying to explain to the waitress, no, I really think that I've been paying my bills. [Laughter] So even I'm affected by this.

Thank you very much, everybody.

NOTE: The President spoke at 12 p.m. at the Consumer Financial Protection Bureau. Executive Order 13681 is listed in Appendix D at the end of this volume.

by the science. We have to remember the basic facts.

First, what we're seeing now is not an "outbreak" or an "epidemic" of Ebola in America. We're a nation of more than 300 million people. To date, we've seen three cases of Ebola diagnosed here: the man who contracted the disease in Liberia, came here, and sadly died; the two courageous nurses who were infected while they were treating him. Our thoughts and our prayers are with them, and we're doing

everything we can to give them the best care possible. Now, even one infection is too many. At the same time, we have to keep this in perspective. As our public health experts point out, every year, thousands of Americans die from the flu.

Second, Ebola is actually a difficult disease to catch. It's not transmitted through the air like the flu. You cannot get it from just riding on a plane or a bus. The only way that a person can contract the disease is by coming into direct contact with the bodily fluids of somebody who is already showing symptoms. I've met and hugged some of the doctors and nurses who've treated Ebola patients. I've met with an Ebola patient who recovered, right in the Oval Office. And I'm fine.

Third, we know how to fight this disease. We know the protocols. And we know that when they're followed, they work. So far, five Americans who got infected with Ebola in West Africa have been brought back to the United States, and all five have been treated safely, without infecting healthcare workers.

And this week, at my direction, we're stepping up all of our efforts. Additional CDC personnel are on the scene in Dallas and Cleveland. We're working quickly to track and monitor anyone who may have been in close contact with someone showing symptoms. We're sharing lessons learned so other hospitals don't repeat the mistakes that happened in Dallas. The CDC's new Ebola rapid response teams will deploy quickly to help hospitals implement the right protocols. New screening measures are now in place at airports that receive nearly all passengers arriving from Liberia, Guinea, and Sierra Leone. And we'll continue to constantly review our measures and update them as needed to make sure we're doing everything we can to keep Americans safe.

Finally, we can't just cut ourselves off from West Africa, where this disease is raging. Our medical experts tell us that the best way to stop this disease is to stop it at its source, before it spreads even wider and becomes even more

difficult to contain. Trying to seal off an entire region of the world—if that were even possible—could actually make the situation worse. It would make it harder to move health workers and supplies back and forth. Experience shows that it could also cause people in the affected region to change their travel, to evade screening, and make the disease even harder to track.

So the United States will continue to help lead the global response in West Africa. Because if we want to protect Americans from Ebola here at home, we have to end it over there. And as our civilian and military personnel serve in the region, their safety and health will remain a top priority.

As I've said before, fighting this disease will take time. Before this is over, we may see more isolated cases here in America. But we know how to wage this fight. And if we take the steps that are necessary, if we're guided by the science—the facts, not fear—then I'm absolutely confident that we can prevent a serious outbreak here in the United States and we can continue to lead the world in this urgent effort.

NOTE: The address was recorded at approximately 2:05 p.m. on October 17 in the Roosevelt Room at the White House for broadcast on October 18. In the address, the President referred to Amber Vinson and Nina Pham, nurses at Texas Health Presbyterian Hospital Dallas in Dallas, TX, who were infected with the Ebola virus while providing care to Thomas E. Duncan, who died on October 8; Kent P. Brantly, former medical director, Samaritan's Purse Ebola Case Management Center in Monrovia, Liberia, who met with the President on September 16; and U.S. Ebola patients Nancy Writebol, Ashoka Mukpo, and Richard A. Sacra who were infected with the Ebola virus in West Africa and treated successfully in the United States. The transcript was made available by the Office of the Press Secretary on October 17, but was embargoed for release until 6 a.m. on October 18.