



UNITED STATES OF AMERICA
FEDERAL TRADE COMMISSION
WASHINGTON, D.C. 20580

OCT 11 2001

Re: FOIA Request No. 2002-17
Equifax Credit Services

Dear [REDACTED]

This responds to your September 28, 2001, letter requesting information about Equifax Credit Services. We are responding to your request under the provisions of the Freedom of Information Act ("FOIA"), the law that gives citizens the right to have access to government records. Pursuant to the FOIA and agency policy, we have searched our records as of October 2, 2001 for the records you requested.

Our initial search located several hundred responsive pages. We have tried unsuccessfully to reach you to discuss the fees associated with processing your request, therefore, in accordance with the Commission's Rules of Practice, 16 CFR 4.8(b)(6), we are providing you with 100 pages of records. Enclosed, among other records, are responsive complaints that consumers have sent to the Federal Trade Commission ("FTC"). You should know that the enclosed complaints have not necessarily been verified by the FTC, therefore, you should make you own judgement about relying on the information provided. I am denying access to consumers' names and addresses, and any other identifying information found in the complaints. This information is exempt from release under FOIA Exemption 6, 5 U.S.C. § 552(b)(6), because individuals' right to privacy outweighs the general public's interest in seeing personal identifying information.

If you decide you want additional records, please contact us by October 31, 2001 or we will assume this response fully satisfied your request. If you are not satisfied with this response to your request, you may appeal by writing to Freedom of Information Act Appeal, Office of the General Counsel, Federal Trade Commission (FTC), 600 Pennsylvania Avenue, N.W., Washington, D.C. 20580, within 30 days of your receipt of this letter. Please enclose a copy of your original request and a copy of this response.

If you have any questions about the way we handled your request or about the FTC's FOIA regulations or procedures, please contact Kim Graber at (202) 326-3486.

Sincerely,



Joan E. Fina
Attorney

Enclosures



Consumer Information System
Complaint Detail Report

05/24/2001

KMILTON

Transaction

Ref No.: 1412856 Contact Type: Complaint Source: Consumer TCS? N

Comments: Consumer is complaining about the fact that the CRAs are reporting several inaccuracies on his credit report from accounts that aren't his to accounts that should be reported as closed. He would like to have those items updated/corrected.

Created By: PSTREETS Created Date: 05/24/01

Updated By: PSTREETS Updated Date: 05/24/01

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Mail Complaint Date: 04/28/01

Initial Contact: Unknown Transaction Date:

Initial Response: Unknown

Product/Service: Credit Bureaus

Statute/Rule: Fair Credit Reporting Act

Law Violation: Provides Inaccurate Information

Consumer

Complaining
Company/Org.:

Last name: [REDACTED] First: [REDACTED]

Address: [REDACTED]

City: Everett State: WA Zip: [REDACTED]

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:



**Consumer Information System
Complaint Detail Report**

05/24/2001

KMILTON

Company

Company: Equifax, Experian, Trans Union

Address: Unknown

City: Unknown

State: NK Zip:

Country: UNKNOWN LOCATION

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



**Consumer Information System
Complaint Detail Report**

05/24/2001

KMILTON

Transaction

Ref No.: 1412778 Contact Type: Complaint Source: Consumer TCS? N

Comments: I applied for a job at Qwest and they checked my social security info through Equifax. The information Equifax supplied said that my social security number belonged to Jeremiah Marcotte from Jerome, ID. I was able to clear it up with the company I am applying for by having the SS office verify that the number IS mine. But I don't want Equifax to continue giving this bogus information out. If Jeremiah were to develop bad credit it could affect mine too. Thank you for your help.1

Created By: JBLAND Created Date: 05/24/01
Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS
Amt Requested:

Amt Paid: Payment Method:
Agency Contact: Internet Complaint Date: 05/23/01
Initial Contact: Unknown Transaction Date:

Initial Response:
Product/Service: Credit Bureaus
Statute/Rule: Fair Credit Reporting Act
Law Violation: Provides Inaccurate Information

Consumer

Complaining Company/Org.:
Last name: First: [Redacted]
Address: [Redacted]
City: Rigby State: ID Zip: [Redacted]
Country: UNITED STATES
Work phone: () Ext:
Fax Number: ()
Home Number: [Redacted]
Email: [Redacted]
Age Range: [Redacted]



**Consumer Information System
Complaint Detail Report**

05/24/2001

KMILTON

Company

Company: Equifax

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



Consumer Information System
Complaint Detail Report

05/24/2001

KMILTON

Transaction

Ref No.: 1412734 Contact Type: Complaint Source: Consumer TCS? N

Comments: Consumer is calling in regards to him having tax liens on his credit report and they we're released by the California State Tax Board, However they mailed documents to the three credit reporting agencies informing them to remove this off of his credit report, However Equifax is refusing to remove the lien off of his credit report,.

Created By: DDOUGLAS Created Date: 05/24/01

Updated By: DDOUGLAS Updated Date: 05/24/01

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Phone Complaint Date: 05/24/01

Initial Contact: Mail Transaction Date:

Initial Response: Phone: other

Product/Service: Credit Bureaus

Statute/Rule: Fair Credit Reporting Act

Law Violation: Deception/Misrepresentation

Consumer

Complaining
Company/Org.:

Last name: [REDACTED] First: [REDACTED]

Address: [REDACTED]

City: Lakeside State: CA Zip: [REDACTED]

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: [REDACTED]

Email:

Age Range:



**Consumer Information System
Complaint Detail Report**

05/24/2001

KMILTON

Company

Company: Equifax

Address: pob 105518

Atlanta, Ga 30348

City: Atlanta

State: GA Zip: 30348

Country: UNITED STATES

Email:

URL:

Phone: (770) 375-3114

Ext:

Company Representative

Associated Company



Consumer Information System

05/24/2001

Complaint Detail Report

KMILTON

Transaction

Ref No.: 1412569 Contact Type: Complaint Source: Consumer TCS? N

Comments: Consumer says that there is an error that has been reported on his report. He says that he has a letter from the creditor to the CRAs requesting that they correct this. All efforts have been fruitless. Consumer would like assistance in getting this error corrected.

Created By: PSTREETS Created Date: 05/24/01

Updated By: PSTREETS Updated Date: 05/24/01

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Mail Complaint Date: 05/07/01

Initial Contact: Unknown Transaction Date:

Initial Response: Unknown

Product/Service: Credit Bureaus

Statute/Rule: Fair Credit Reporting Act

Law Violation: Provides Inaccurate Information

Consumer

Complaining
Company/Org.:

Last name: [REDACTED] First: [REDACTED]

Address: [REDACTED]

City: San Antonio State: TX Zip: [REDACTED]

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: [REDACTED]

Email:

Age Range:



**Consumer Information System
Complaint Detail Report**

05/24/2001

KMILTON

Company

Company: Equifax, Experian, Trans Union

Address: Unknown

City: Unknown

State: NK Zip:

Country: UNKNOWN LOCATION

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



Consumer Information System
Complaint Detail Report

05/24/2001

KMILTON

Transaction

Ref No.: 1412563 Contact Type: Complaint Source: Consumer TCS? N

Comments: Abraham Ross states that Portfolio Recovery associates, LLC. and Equifax are reporting inaccurate information on his clients credit report ([REDACTED])

Created By: DMARTIN Created Date: 05/24/01

Updated By: DMARTIN Updated Date: 05/24/01

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Mail Complaint Date: 05/01/01

Initial Contact: Print Transaction Date:

Initial Response: Mail

Product/Service: Credit Bureaus
Credit Information Furnishers
Third Party Debt Collection

Statute/Rule: Fair Credit Reporting Act

Law Violation: Provides Inaccurate Information

Consumer

Complaining

Company/Org.: [REDACTED]

Last name: [REDACTED]

First: [REDACTED]

Address: [REDACTED]

City: Queens Village

State: NY Zip: [REDACTED]

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:



**Consumer Information System
Complaint Detail Report**

05/24/2001

KMILTON

Company

Company: Equifax

Address: unk

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: (unk) nown

Ext:

Company Representative

Associated Company



Consumer Information System
Complaint Detail Report

05/24/2001

KMILTON

Transaction

Ref No.: 1411764 Contact Type:Complaint Source:Consumer TCS? N
Comments: Disputes accuracy of credit report. Consumer in HS at time judgement issued for mother. Judge dismissed consumer from the action because she was a HS student.
Created By: LGROSS Created Date: 05/24/01
Updated By: LGROSS Updated Date: 05/24/01
Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL
Amt Requested:
Amt Paid: Payment Method:
Agency Contact: Phone Complaint Date:
Initial Contact: Mail Transaction Date:
Initial Response:Phone: other
Product/Service: Credit Bureaus
Statute/Rule: Fair Credit Reporting Act
Law Violation: Provides Inaccurate Information

Consumer

Complaining Company/Org.:
Last name: [REDACTED] First: [REDACTED]
Address: [REDACTED]
City: San Mateo State: CA Zip: [REDACTED]
Country: UNITED STATES
Work phone () Ext:
Fax Number: ()
Home Number: [REDACTED]
Email:
Age Range:

Company

Company: Equifax
Address:
City: State: NR Zip:
Country: LOCATION NOT REPORTED
Email: URL:
Phone: () Ext:



**Consumer Information System
Complaint Detail Report**

05/24/2001

KMILTON

Company Representative

Associated Company



Consumer Information System
Complaint Detail Report

05/24/2001

KMILTON

Transaction

Ref No.: 1411666 Contact Type: Complaint Source: Consumer TCS? N

Comments: A SIGNIFICANT NUMBER OF TIMES I HAVE SENT LETTERS TO EQUIFAX ASKING THEM TO REPORT MAY MACY'S ACCOUNT WHICH IS AN "R1" ACCOUNT. I STARTED MY REQUEST LAST YEAR, TO THIS DATE, THEY HAVE NOT CORRECTED MY CREDIT REPORT.1
MACY'S ACCOUNT # [REDACTED] - MY SS# [REDACTED]
MY DOB= [REDACTED]
MY LEGAL NAME: [REDACTED]
BY LAW PLEASE MAKE ALL CRAs update my credit information and ask them to mail me a new credit report.1
Your cooperation will be appreciated.1
1

Created By: JMOORE Created Date: 05/24/01
Updated By: Updated Date:
Org Name: PUBLIC USERS - CIS
Amt Requested:
Amt Paid: Payment Method:
Agency Contact: Internet Complaint Date: 05/23/01
Initial Contact: Mail Transaction Date:
Initial Response:
Product/Service: Credit Information Furnishers
Statute/Rule: Rule / Other
Law Violation: Invasion of Privacy

Consumer

Complaining Company/Org.:

Last name: [REDACTED]

First: [REDACTED]

Address: [REDACTED]

City: Miami

State: FL Zip: [REDACTED]

Country: UNITED STATES

Work phone [REDACTED]

Ext:

Fax Number: ()

Home Number: [REDACTED]

Email: [REDACTED]

Age Range: [REDACTED]



**Consumer Information System
Complaint Detail Report**

05/24/2001

KMILTON

Company

Company: Equifax

Address: PO BOX 740256

City: ATLANTA

State: GA Zip: 30374

Country: UNITED STATES

Email:

URL: EQUIFAX.COM

Phone: (800) 576-1433 Ext:

Company Representative

Associated Company



**Consumer Information System
Complaint Detail Report**

05/24/2001

KMILTON

Transaction

Ref No.: 1411256 Contact Type: Complaint Source: Consumer TCS? N

Comments: The consumer has been trying to get inaccurate information off of her credit report for a while, but she has been unable to speak with anyone concerning the problems.

Created By: ASELLERS Created Date: 05/23/01
Updated By: ASELLERS Updated Date: 05/23/01

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Mail Complaint Date: 04/27/01

Initial Contact: Unknown Transaction Date:

Initial Response: Phone: other

Product/Service: Credit Bureaus

Statute/Rule: Fair Credit Reporting Act

Law Violation: Provides Inaccurate Information

Consumer

Complaining Company/Org.:

Last name: [REDACTED] First: [REDACTED]

Address: [REDACTED]

City: Ypsilanti State: MI Zip: [REDACTED]

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

Company

Company: Equifax, TransUnion, Experian

Address: Unknown

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:



**Consumer Information System
Complaint Detail Report**

05/24/2001

KMILTON

Company Representative

Associated Company



**Consumer Information System
Complaint Detail Report**

05/24/2001

KMILTON

Transaction

Ref No.: 1411238 Contact Type: Complaint Source: Consumer TCS? N

Comments: Consumer says items on her credit report which she disputes two years ago with bureau is still on her file. She said at the time Equifax told her the items would be removed and she recently got her report only to find out the items are still showing.

Created By: MBREBNOR Created Date: 05/23/01

Updated By: MBREBNOR Updated Date: 05/23/01

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Phone Complaint Date: 05/23/01

Initial Response:

Product/Service: Credit Bureaus

Statute/Rule: Fair Credit Reporting Act

Law Violation: Provides Inaccurate Information

Consumer

Complaining

Company/Org.:

Last name: [REDACTED] First: [REDACTED]

Address: [REDACTED]

City: Snowhill State: NC Zip: [REDACTED]

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: [REDACTED]

Email:

Age Range:

Company

Company: Equifax

Address: P.O. Box 740256

City: Atlanta State: GA Zip: 30374

Country: UNITED STATES

Email: URL:

Phone: (800) 576-1278 Ext:



**Consumer Information System
Complaint Detail Report**

05/24/2001

KMILTON

Company Representative

Associated Company



Consumer Information System
Complaint Detail Report

05/24/2001

KMILTON

Transaction

Ref No.: 1411213 Contact Type: Complaint Source: Consumer TCS? N
Comments: The consumer's were denied credit and want a copy of their credit report to see what was the cause of the credit being denied.
Created By: ASELLERS Created Date: 05/23/01
Updated By: ASELLERS Updated Date: 05/23/01
Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL
Amt Requested:
Amt Paid: Payment Method:
Agency Contact: Mail Complaint Date: 05/04/01
Initial Contact: Unknown Transaction Date:
Initial Response: Unknown
Product/Service: Credit Bureaus
Statute/Rule: Fair Credit Reporting Act
Law Violation: Provides Inaccurate Information

Consumer

Complaining Company/Org.:
Last name: [REDACTED] First: [REDACTED]
Address: [REDACTED]
City: South Casco State: ME Zip: [REDACTED]
Country: UNITED STATES
Work phone () Ext:
Fax Number: ()
Home Number: ()
Email:
Age Range:

Company

Company: Equifax, TransUnion, Experian
Address: Unknown
City: State: NR Zip:
Country: LOCATION NOT REPORTED
Email: URL:
Phone: () Ext:



**Consumer Information System
Complaint Detail Report**

05/24/2001

KMILTON

Company Representative

Associated Company



Consumer Information System
Complaint Detail Report

05/24/2001

KMILTON

Transaction

Ref No.: 1411199 Contact Type: Complaint Source: Consumer TCS? N

Comments: The consumer received his credit report and found several inaccurate items on it. The consumer has most of the items in dispute.

Created By: ASELLERS Created Date: 05/23/01

Updated By: ASELLERS Updated Date: 05/23/01

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Mail Complaint Date: 04/28/01

Initial Contact: Unknown Transaction Date:

Initial Response: Unknown

Product/Service: Credit Bureaus

Statute/Rule: Fair Credit Reporting Act

Law Violation: Provides Inaccurate Information

Consumer

Complaining
Company/Org.:

Last name: [REDACTED] First: [REDACTED]

Address: [REDACTED]

City: Loxahatchee State: FL Zip: [REDACTED]

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: [REDACTED]

Email:

Age Range:

Company

Company: Equifax

Address: Unknown

City: Atlanta State: GA Zip: 30348

Country: UNITED STATES

Email: URL:

Phone: () Ext:



**Consumer Information System
Complaint Detail Report**

05/24/2001

KMILTON

Company Representative

Associated Company



Consumer Information System
Complaint Detail Report

05/24/2001

KMILTON

Transaction

Ref No.: 1410898 Contact Type: Complaint Source: Consumer TCS? N

Comments: Consumer is calling in regards to Equifax Credit Information Service, he wanted to do a balance transfer from one card to another so they had to do a credit check and they came back with a negative mark on his credit report and it states that if you have been denied credit you are entitled to a free copy of your credit report, However when he called the number to get a free copy the automated system told him that the information that he was given was invalid he gave his social security number, birth date, and his address, However the consumer feels that the way the credit reporting agency's are ran is very unfair to consumer's and something should be done about this.

Created By: DDOUGLAS Created Date: 05/23/01

Updated By: DDOUGLAS Updated Date: 05/23/01

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Phone Complaint Date: 05/23/01

Initial Contact: Mail Transaction Date:

Initial Response: Phone: 800/888
number

Product/Service: Credit Bureaus

Statute/Rule: Fair Credit Reporting Act

Law Violation: Deception/Misrepresentation

Consumer

Complaining
Company/Org.:

Last name: [REDACTED] First: [REDACTED]

Address: [REDACTED]

City: Blairs State: VA Zip: [REDACTED]

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: [REDACTED]

Email:

Age Range:



Consumer Information System
Complaint Detail Report

05/24/2001

KMILTON

Company

Company: Equifax Credit Inforamation Center

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: ()

Ext:

Company: Equifax Information Service

Address: P.O. Box 740241

City: Atlanta

State: GA Zip: 30374-0241

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



Consumer Information System
Complaint Detail Report

05/24/2001

KMILTON

Transaction

Ref No.: 1410666 Contact Type: Complaint Source: Consumer TCS? N

Comments: Consumer stated that she has been submitting certified letters to Equifax for about five months now regarding a dispute that she has with her credit file. Consumer stated that she has information on her credit report that doesn't belong to her. Consumer stated that she has not heard anything back from Equifax and she has sent them four letters and three certified receipts to prove that they did receive her dispute. Consumer feels that they are ignoring, in the meantime this information is still inaccurately reporting on her credit file.

Created By: ABOLER Created Date: 05/23/01

Updated By: ABOLER Updated Date: 05/23/01

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Phone Complaint Date:

Initial Contact: Mail Transaction Date: 01/01/01

Initial Response: Mail

Product/Service: Credit Bureaus

Statute/Rule: Fair Credit Reporting Act

Law Violation: Fails to Reinvestigate Disputed Information

Consumer

Complaining
Company/Org.:

Last name: [REDACTED] First: [REDACTED]

Address: [REDACTED]

City: Durham State: NC Zip: [REDACTED]

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:



Consumer Information System
Complaint Detail Report

05/24/2001

KMILTON

Company

Company: Equifax

Address: P.O. Box 740256

City: Atlanta

State: GA Zip: 30374

Country: UNITED STATES

Email:

URL:

Phone: (800) 5761433

Ext:

Company Representative

Associated Company



Consumer Information System
Complaint Detail Report

05/24/2001

KMILTON

Transaction

Ref No.: 1410474 Contact Type: Complaint Source: Consumer TCS? N

Comments: The consumer complained that Equifax has deliberately placed false information on her credit report. The consumer stated that Equifax has her credit information on her son's credit file, and her son's information her credit report. The consumer explained that her son's name and ssn are totally different so there should be no reason for the mistake especially after she sent proof more than once to equifax.

Created By: PASMITH Created Date: 05/23/01

Updated By: PASMITH Updated Date: 05/23/01

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Phone Complaint Date:

Initial Response:

Product/Service: Credit Bureaus

Statute/Rule: Fair Credit Reporting Act

Law Violation: Provides Inaccurate Information

Consumer

Complaining

Company/Org.:

Last name:

First:

Address:

City:

NEWARK

State: DE Zip:

Country:

UNITED STATES

Work phone

()

Ext:

Fax Number:

()

Home Number:

Email:

Age Range:



Consumer Information System
Complaint Detail Report

05/24/2001

KMILTON

Company

Company: Equifax

Address: P.O. Box 740256

City: Atlanta

State: GA Zip: 30374

Country: UNITED STATES

Email:

URL:

Phone: (800) 576-1278

Ext:

Company Representative

Associated Company



Consumer Information System
Complaint Detail Report

05/24/2001

KMILTON

Transaction

Ref No.: 1410330 Contact Type: Complaint Source: Consumer TCS? N

Comments: Equifax apparantly gave Bank One NA Akron Center Oh2-507 528 S. Main St. Akron, Oh 44311 and Discover PO Box 15410 Wilmington, Delaware 19850-5410 credit information which caused these two companies to not extend credit. Discover says the reason is "Lien, Collection, Past And Or Present Delinquent Credit Obligations". Bank one has not stated the reasons yet. I thought I would go ahead and file this complaint. I dont know what Equifax has done. But the Bank One credit was a car loan which had previously been approved according to Cars Direct.com a web site I had purchased a car through from an Ohio dealer. The approved loan rate was 7.89 percent when prime was 7.5. My mother co-signed the loan so there should have been no problem. She could have purchased the car by herself. A year or so ago Equifax gave me similar problems and I dont think this is an accident. I understand the Discover problem. Eighteen years ago I had a divorce and it wrecked my credit. But thats outside the statute of limitations so I dont understand. I have lost a good car deal. This should be investigated and the appropriate company prosecuted if there is cause. I will contact you after I learn more. 1



Created By: FTUCKER Created Date: 05/23/01
Updated By: Updated Date:
Org Name: PUBLIC USERS - CIS
Amt Requested:
Amt Paid: Payment Method:
Agency Contact: Internet Complaint Date: 05/20/01
Initial Contact: Mail Transaction Date:
Initial Response:
Product/Service: Credit Bureaus
Statute/Rule: Fair Credit Reporting Act



Consumer Information System
Complaint Detail Report

05/24/2001

KMILTON

Law Violation: Provides Inaccurate Information

Consumer

Complaining
Company/Org.:

Last name:

First:

Address:

City: London

State: KY Zip:

Country: UNITED STATES

Work phone: 8 Ext:

Fax Number: ()

Home Number:

Email:

Age Range:

Company

Company: Equifax

Address: PO Box 740241

City: Atlanta

State: GA Zip: 303740241

Country: UNITED STATES

Email: unknown

URL:www.credit.equifax.com

Phone: (800) 6851111 Ext:

Company Representative

Associated Company



**Consumer Information System
Complaint Detail Report**

05/24/2001

KMILTON

Transaction

Ref No.: 1410328 Contact Type: Complaint Source: Consumer TCS? N

Comments: A promotional block exists and is displayed on my credit report.
1
Several months after this promotional block was put in place, my Equifax report showed a promotional report was given to Capital One.

Created By: FTUCKER Created Date: 05/23/01
Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 05/19/01

Initial Contact: Internet (Other) Transaction Date:

Initial Response:

Product/Service: Credit Bureaus

Statute/Rule: Fair Credit Reporting Act

Law Violation: Provides Inaccurate Information

Consumer

Complaining Company/Org.:

Last name: [REDACTED] First: [REDACTED]

Address: [REDACTED]

City: Indianapolis State: IN Zip: [REDACTED]

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: [REDACTED]

Email: [REDACTED]

Age Range: [REDACTED]



Consumer Information System
Complaint Detail Report

05/24/2001

KMILTON

Company

Company: Equifax

Address: CSC Evansville

Box 674406

City: Houston

State: TX Zip: 77267

Country: UNITED STATES

Email:

URL:www.equifax.com

Phone: (800) 759-5979 Ext:

Company Representative

Rep Name: n/a, n/a

Title:

Associated Company



**Consumer Information System
Complaint Detail Report**

05/24/2001

KMILTON

Transaction

Ref No.: 1410219 Contact Type: Complaint Source: Consumer TCS? N

Comments: IVED BEEN A VICTIM OF FRAUD AND ALL OF THESE CREDIT BUREUS
EXPERIAN, TRANS UNION, EQUIFAX VIOLATED THE F.C.R.A. WHICH IM
SUEING FOR IN FEDERAL COURT FOR MESSED UP CREDIT REPORT AND
MY LIFE.

Created By: CWHITNEY Created Date: 05/23/01

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 1,000.00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Internet Complaint Date: 05/22/01

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Credit Bureaus

Statute/Rule: Fair Credit Reporting Act

Law Violation: Provides Inaccurate Information

Consumer

Complaining
Company/Org.:

Last name:

First:

Address:

City: NEW YORK N.Y.11377

State: NY Zip:

Country: UNITED STATES

Work phone (718) 7860097 Ext:

Fax Number: ()

Home Number:

Email:

Age Range:



Consumer Information System
Complaint Detail Report

05/24/2001

KMILTON

Company

Company: Equifax

Address: P.O.BOX 74021

ATLANTA GA 30374-0241

City: ATLANTA GA 30374-0241

State: NY Zip: 30374-0241

Country: UNITED STATES

Email: N/A

URL:N/A

Phone: (800) 5256285 Ext:

Company Representative

Associated Company



Consumer Information System
Complaint Detail Report

05/24/2001

KMILTON

Transaction

Ref No.: 1410023 Contact Type: Request for Information Source: Consumer TCS? N

Comments:

Consumer is calling in regards to him writing numerous letters to the three credit reporting agencies, they are prohibiting him from getting a new mortgage on his house, he have just wrote new letters certified mail to get them to respond and they still have ignored his request. Consumer's concern is how can he get the credit reporting agencies to remove these accounts that are not his accounts off of his credit file.

Created By: DDOUGLAS Created Date: 05/23/01

Updated By: DDOUGLAS Updated Date: 05/23/01

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Phone Complaint Date: 05/23/01

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Credit Information Furnishers
Credit Bureaus

Statute/Rule: Fair Credit Reporting Act

Law Violation: Deception/Misrepresentation

Consumer

Complaining
Company/Org.:

Last name: [REDACTED] First: [REDACTED]

Address: [REDACTED]

City: Boca Raton State: FL Zip: [REDACTED]

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: [REDACTED]

Email:

Age Range:



Consumer Information System
Complaint Detail Report

05/24/2001

KMILTON

Company

Company: Equifax

Address: PO Box 740241

City: Atlanta

Country: UNITED STATES

Email:

Phone: (800) 6851111

Ext:

State: GA Zip: 30374

URL:

Company: Experian

Address: PO Box 949

City: Allen

Country: UNITED STATES

Email:

Phone: (800) 6827654

Ext: 4022

State: TX Zip: 75013-0949

URL:

Company: Trans Union

Address: 760 Sproul Road

City: PO Box 403
Springfield

Country: UNITED STATES

Email:

Phone: (800) 9168800

Ext:

State: PA Zip: 19064-0403

URL:

Company Representative

Associated Company

Company: Experian

Address: PO Box 949

City: Allen

Country: UNITED STATES

Phone: (800) 6827654

Ext: 4022

State: TX Zip: 75013-0949

Reason: Service Bureau



Consumer Information System
Complaint Detail Report

05/24/2001

KMILTON

Transaction

Ref No.: 1409904 Contact Type: Complaint Source: Consumer TCS? N

Comments: I have been trying to dispute inaccuracies in my credit file since April 25, 2001 when I was told by an Equifax representative that I had duplicate files. They would not allow me to dispute over the phone. They sent me a copy of my credit file. I submitted a dispute form and letter in writing to the address they directed on the credit file form.

I a letter of explanation, a copy of my DL and W-2 with my current identifying info. I have now received a letter dated May 14, 2001 from Lynn Hamilton telling me to resubmit the same info to a different address. I am getting the run around. Please help.1

1

Re: Dispute of Credit File - Confirmation [REDACTED]

I have recently been denied enrollment into Equifax Credit Watch Online Notifications. I contacted customer care at 1-888-532-0179. The person I spoke with indicated that I currently had two credit files at Equifax, which prohibited my enrollment.1

1

I have subsequently received a copy of my Equifax credit file (confirmation [REDACTED]) and I have identified several inaccuracies which may be causing the problem. The following is a list of items I am disputing:1

1

The credit file shows that I was born in [REDACTED] I was born in 1955, as shown on the enclosed copy of my driver's license.1

1

The credit file shows a previous address of [REDACTED] [REDACTED] My previous residence was [REDACTED] [REDACTED] I have never resided at [REDACTED] My current residence is [REDACTED] as shown on the enclosed copy of my federal W-2 form. 1

1

Please contact me if you have any questions or need additional information. I can be contacted by phone at home [REDACTED] or at work [REDACTED] My e-mail address

is [REDACTED]

1

Sincerely,1

1

1

[REDACTED]

Created By: FTUCKER Created Date: 05/23/01
Updated By: Updated Date:
Org Name: PUBLIC USERS - CIS
Amt Requested: 39.95
Amt Paid: 39.95 Payment Method: MasterCard Credit Card
Agency Contact: Internet Complaint Date: 05/18/01



Consumer Information System
Complaint Detail Report

05/24/2001
KMILTON

Initial Contact: Internet (Other) Transaction Date: 04/25/01

Initial Response:

Product/Service: Credit Bureaus

Statute/Rule: Fair Credit Reporting Act

Law Violation: Provides Inaccurate Information

Consumer

Complaining
Company/Org.:

Last name: [REDACTED]

First: [REDACTED]

Address: [REDACTED]

City: San Jose

State: CA Zip: [REDACTED]

Country: UNITED STATES

Work phone: [REDACTED] Ext:

Fax Number: [REDACTED]

Home Number: [REDACTED]

Email: [REDACTED]

Age Range:

Company

Company: Equifax

Address: P.O. Box 740256

City: Atlanta

State: CA Zip: 30374

Country: UNITED STATES

Email: customer.care@equifax.com

URL: <http://www.equifax.com/>

Phone: (800) 255-0801 Ext:

Company Representative

Associated Company



Consumer Information System
Complaint Detail Report

05/24/2001

KMILTON

Transaction

Ref No.: 1409888 Contact Type: Complaint Source: Consumer TCS? N

Comments: I've sent documents, receipts and personal statement needed for them to be able to have an accurate report and they still are reporting inaccurate information.

Created By: CWHITNEY Created Date: 05/23/01
Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: Payment Method:

Amt Paid: Complaint Date: 05/22/01

Agency Contact: Internet Transaction Date:

Initial Contact: Mail

Initial Response:

Product/Service: Credit Bureaus

Statute/Rule: Fair Credit Reporting Act

Law Violation: Provides Inaccurate Information

Consumer

Complaining Company/Org.:

Last name: [REDACTED] First: [REDACTED]

Address: [REDACTED]

City: Lafayette State: LA Zip: [REDACTED]

Country: UNITED STATES

Work phone: [REDACTED] 1 Ext:

Fax Number: ()

Home Number: [REDACTED]

Email:

Age Range: [REDACTED]

Company

Company: Equifax

Address: P O Box 1427

City: Baton Rouge State: LA Zip: 70809

Country: UNITED STATES

Email: URL:

Phone: (225) 9266020 Ext:



**Consumer Information System
Complaint Detail Report**

05/24/2001

KMILTON

Company Representative

Associated Company



**Consumer Information System
Complaint Detail Report**

05/24/2001

KMILTON

Transaction

Ref No.: 1409546 Contact Type: Complaint Source: Consumer TCS? N
 Comments: The consumer reports that Equifax Credit Information Services is reporting inaccurate information on his credit report
 Created By: DMARTIN Created Date: 05/23/01
 Updated By: ARICHARDSON Updated Date: 05/24/01
 Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL
 Amt Requested:
 Amt Paid: Payment Method:
 Agency Contact: Mail Complaint Date: 04/25/01
 Initial Contact: Print Transaction Date:
 Initial Response: Unknown
 Product/Service: Credit Bureaus
 Statute/Rule: Fair Credit Reporting Act
 Law Violation: Provides Inaccurate Information

Consumer

Complaining
 Company/Org.:
 Last name: [REDACTED] First: [REDACTED]
 Address: [REDACTED]
 City: Springfield State: VA Zip: [REDACTED]
 Country: UNITED STATES
 Work phone: () Ext:
 Fax Number: ()
 Home Number: ()
 Email:
 Age Range:

Company

Company: Equifax Credit Information Services
 Address: P. O. Box 105518
 City: Atlanta State: GA Zip: 30348
 Country: UNITED STATES
 Email: URL:
 Phone: (888) 2741452 Ext:



**Consumer Information System
Complaint Detail Report**

05/24/2001

KMILTON

Company Representative

Associated Company



Consumer Information System
Complaint Detail Report

05/24/2001

KMILTON

Transaction

Ref No.: 1409222 Contact Type: Complaint Source: Consumer TCS? N

Comments: Consumer states that she filed for Bankruptcy in January, 1994. She states it was a Chapter 13 Bankruptcy, not a Chapter 7, & that it should be removed from her credit report after 7 years. She disputed the item via Certified Mail with Equifax but they will not remove the item. She will get a letter from her attorney stating that the item should be removed after 7 years & send a copy of this letter to the Credit bureau via certified mail.

Created By: MLASRADO Created Date: 05/22/01

Updated By: MLASRADO Updated Date: 05/22/01

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Mail Complaint Date: 05/22/01

Initial Contact: Phone Transaction Date: 01/01/94

Initial Response: Phone: other

Product/Service: Credit Bureaus

Statute/Rule: Fair Credit Reporting Act

Law Violation: Fails to Reinvestigate Disputed Information

Consumer

Complaining Company/Org.:

Last name: [REDACTED] First: [REDACTED]

Address: [REDACTED]

City: Clearwater State: FL Zip: [REDACTED]

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: [REDACTED]

Email:

Age Range:



**Consumer Information System
Complaint Detail Report**

05/24/2001

KMILTON

Company

Company: Equifax

Address: PO Box 105518

City: Atlanta

State: GA Zip: 30348

Country: UNITED STATES

Email:

URL:

Phone: (866) 2741452 Ext:

Company Representative

Associated Company



Consumer Information System
Complaint Detail Report

05/24/2001

KMILTON

Transaction

Ref No.: 1409100 Contact Type:Complaint Source:Consumer TCS? N

Comments: while trying to clean up a credit report, I inquired about my credit file with Equifax. After finding errors, I contacted the company, listed the errors and received a corrected copy of my file. Noting that there continued to be one error, regarding a mortgage company, Countrywide, I contacted Equifax again, giving them names addresses and phone numbers to correct this matter. They again failed to correct this matter on my credit report. I have proper documentation from Countrywide as to what they have furnished Equifax. Yet Equifax ignores this information. Please advise. The Account number in question is [REDACTED]. The Countrywide representative is Martin Jimenez. His Telephone number is 800-203-4951. His letter dated to me to verify the correct information is dated April 25, 2001. Thank you.

Created By: JBLAND Created Date: 05/22/01

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 05/20/01

Initial Contact: In Person Transaction Date:

Initial Response:

Product/Service: Credit Bureaus

Statute/Rule: Fair Credit Reporting Act

Law Violation: Fails to Reinvestigate Disputed Information

Consumer

Complaining
Company/Org.:

Last name: [REDACTED] First: [REDACTED]

Address: [REDACTED]

City: Virginia Beach State: VA Zip: [REDACTED]

Country: UNITED STATES

Work phone: [REDACTED] Ext:

Fax Number: ()

Home Number: [REDACTED]

Email: [REDACTED]

Age Range: [REDACTED]



Consumer Information System
Complaint Detail Report

05/24/2001

KMILTON

Company

Company: Equifax

Address: P.O. Box 105518

Attn: Glenn King
City: Atlanta

State: GA Zip: 30348

Country: UNITED STATES

Email:

URL:

Phone: (866) 274-1452 Ext:

Company Representative

Associated Company



Consumer Information System
Complaint Detail Report

05/24/2001

KMILTON

Transaction

Ref No.: 1408967 Contact Type: Complaint Source: Consumer TCS? N

Comments: ALMOST EVERY BANK, LEASING CO, AUTO FINANCE AND MTG. LENDERS
RELY ON THE EQUIFAX BEACON SCORE/RISK SCORE RATING SYSTEM. 1
1
IT DETERMINES IF SOMEONE QUALIFY'S FOR A LOWER OR HIGHER
INTEREST RATE. ANYTIME A CREDITOR MAKES AN INQUIRY THE SCORE
IS AUTOMATICALLY PRINTED ON THE TOP OF THE REPORT 1
1
BUT WHEN A CONSUMER PAY'S FOR A COPY OF THEIR CREDIT REPORT
OR HAS BEEN DENIED CREDIT THEY ARE NEVER FURNISHED WITH THAT
SCORE. 1
1
SO IF EQUIFAX IS RATING AND DISCLOSING THAT INFORMATION AND
CREDITORS ARE BASING INTEREST RATES AND TERMS ON THAT
INFORMATION THE CONSUMER HAS A LEGAL RIGHT TO THAT
INFORMATION AS WELL. 1
1
FURTHER MORE EQUIFAX SENDS OUT WITH A CREDIT FILE TO A
CONSUMER A WRITTEN QUESTION AND ANSWER SHEET STATING: 1
THE CREDIT SCORE IS NOT PART OF YOUR FILE. IT IS A PROCESS
THAT ASSISTS THE CREDIT GRANTOR DURING THE CREDIT APPLICATION
PROCESS. THE SCORE MAY CHANGE AS YOUR CREDIT INFORMATION
CHANGES. 1
1
THAT IS TOTALLY UN-TRUE, I CAN FURNISH YOUR OFFICE WITH
WRITTEN PROOF AND SHOW YOU THAT INTEREST RATES ARE SOLEY
BASED ON THE EQUIFAX SCORING SYSTEM AND THE CONSUMER HAS A
LEGAL WRIGHT UNDER THE FAIR CREDIT REPORTING ACT. 1
1
THANK YOU, 1

[REDACTED]

Created By: HBUCKMON Created Date: 05/22/01
Updated By: Updated Date:
Org Name: PUBLIC USERS - CIS
Amt Requested:
Amt Paid: Payment Method:
Agency Contact: Internet Complaint Date: 05/22/01
Initial Contact: Unknown Transaction Date:
Initial Response:
Product/Service: Credit Report Users
Statute/Rule: Rule / Other



Consumer Information System
Complaint Detail Report

05/24/2001

KMILTON

Law Violation: Other (Note the Violation in the Comment Field)

Consumer

Complaining
Company/Org.:

Last name:

First:

Address:

City:

TAMPA

State: FL Zip:

Country:

UNITED STATES

Work phone

Ext: 0

Fax Number:

()

Home Number:

Email:

Age Range:

Company

Company: Equifax Credit Information Services

Address: PO Box 740256

City: Atlanta

State: GA Zip: 30374

Country: UNITED STATES

Email:

URL: WWW.ECONSUMER.EQUIFAX.COM

Phone: (800) 435-4856

Ext:

Company Representative

Associated Company



Consumer Information System
Complaint Detail Report

05/24/2001

KMILTON

Transaction

Ref No.: 1408959 Contact Type: Complaint Source: Consumer TCS? N

Comments: I sent in a detailed letter to Equifax on March 8, 2001. The packet was sent via Certified Mail. They had 30 days to respond to my request of having items removed from my credit report. On April 17th 2001, I sent them another letter asking them to please respond and remove items from my report. They did not comply within the 30 day window. Also, Items on my report I know are not mine, were later reported by Equifax as being "VERIFIED". However, they did not show objective proof that the creditor even responded to my calims. I feel as though they just rushed through this exercise, then they did not comply with the 30 day response time.

Created By: HBUCKMON Created Date: 05/22/01

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 05/22/01

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Credit Bureaus

Statute/Rule: Fair Credit Reporting Act

Law Violation: Improperly Conducts Reinvestigation of Disputed Item

Consumer

Complaining
Company/Org.:

Last name: [REDACTED] First: [REDACTED]

Address: [REDACTED]

City: York State: PA Zip: [REDACTED]

Country: UNITED STATES

Work phone [REDACTED] Ext:

Fax Number: ()

Home Number: [REDACTED]

Email: [REDACTED]

Age Range: [REDACTED]



**Consumer Information System
Complaint Detail Report**

05/24/2001

KMILTON

Company

Company: Equifax

Address: PO Box 740256

City: Atlanta

State: GA Zip: 30374-0256

Country: UNITED STATES

Email: Equifax.com

URL:

Phone: ()

Ext:

Company Representative

Rep Name: UNKNOWN, UNKNOWN

Title:

Associated Company



Consumer Information System
Complaint Detail Report

05/24/2001

KMILTON

Transaction

Ref No.: 1408947 Contact Type: Complaint Source: Consumer TCS? N

Comments: I had a bankruptcy in 1989. I just found out that this is still on my credit report even though it has been over 10 years. I believe the credit reporting agencies should be fined if they do not comply with the government's law regarding the removal of this information in a timely manner.
I would like to have this taken off my credit reports but it is still on there. Please help.

Created By: HBUCKMON Created Date: 05/22/01

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 05/22/01

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Credit Bureaus

Statute/Rule: Fair Credit Reporting Act

Law Violation: Provides Inaccurate Information

Consumer

Complaining
Company/Org.:

Last name: [REDACTED] First: [REDACTED]

Address: [REDACTED]

City: Indianapolis State: IN Zip: [REDACTED]

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: [REDACTED]

Email: [REDACTED]

Age Range: [REDACTED]



**Consumer Information System
Complaint Detail Report**

05/24/2001

KMILTON

Company

Company: Equifax

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



Consumer Information System
Complaint Detail Report

05/24/2001

KMILTON

Transaction

Ref No.: 1408865 Contact Type: Complaint Source: Consumer TCS? N

Comments: Consumer states that he was a victim of IID theft about 15 years ago. The consumer says that the person that used his ID was caught and convicted. The consumer says that alot of the accounts that were opened by this person is still appearing on the consumers credit report even though it does not belong to him, and it has been since 1987. The consumer has attempted numerous times to dispute these items on his credit report, but the credit bureaus refuse to remove it.

Created By: SGAFAR Created Date: 05/22/01

Updated By: SGAFAR Updated Date: 05/22/01

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method:

Agency Contact: Phone Complaint Date: 05/22/01

Initial Contact: Print Transaction Date:

Initial Response: Mail

Product/Service: Credit Bureaus

Statute/Rule: Fair Credit Reporting Act

Law Violation: Discloses Incomplete/Improper Credit File to Consumer
Provides Outdated Information

Consumer

Complaining
Company/Org.:

Last name: [REDACTED] First: [REDACTED]

Address: [REDACTED]

City: Chicago State: IL Zip: [REDACTED]

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: [REDACTED]

Email:

Age Range:



**Consumer Information System
Complaint Detail Report**

05/24/2001

KMILTON

Company

Company: Equifax, Experian, Trans Union

Address: Unknown

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: (xx)

Ext:

Company Representative

Associated Company



Consumer Information System
Complaint Detail Report

05/24/2001

KMILTON

Transaction

Ref No.: 1408864 Contact Type: Complaint Source: Consumer TCS? N

Comments: Consumer is complaining about the fact that the CRAs are reporting inaccurate information on his credit report. He says that this has cost him prospective employment and financial strain.

Created By: PSTREETS Created Date: 05/22/01

Updated By: PSTREETS Updated Date: 05/22/01

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Mail Complaint Date: 04/26/01

Initial Contact: Unknown Transaction Date:

Initial Response: Mail

Product/Service: Credit Bureaus

Statute/Rule: Fair Credit Reporting Act

Law Violation: Provides Inaccurate Information

Consumer

Complaining
Company/Org.:

Last name: [REDACTED] First: [REDACTED]

Address: [REDACTED]

City: [REDACTED] *WYANDOTTE* State: MI Zip: [REDACTED]

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:



**Consumer Information System
Complaint Detail Report**

05/24/2001

KMILTON

Company

Company: Equifax, Experian, Trans Union

Address: Unknown

City: Unknown

State: NK Zip:

Country: UNKNOWN LOCATION

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



**Consumer Information System
Complaint Detail Report**

05/24/2001

KMILTON

Transaction

Ref No.: 1408779 Contact Type: Complaint Source: Consumer TCS? N

Comments: After being denied credit, I ordered copies of my credit report from all three major CRA's. On or about 2/20/01, Experian and TransUnion credit reports came back with only minor problems. The EQUIFAX credit report came back with 20 (twenty) items on my report that were not mine. I have had this reinvestigated 3 times without satisfaction. The problem is, that Equifax refuses to remove a couple of credit accounts that are not mine. Equifax states that these accounts have been verified as mine and that once an activity has been opened, the account may appear....etc. I have contacted each of the creditors that remain listed on my credit report, and they have VERIFIED TO ME THAT THESE ARE NOT MY ACCOUNTS and THAT EQUIFAX NEVER BOTHERED TO SEND THEM A DISPUTE FORM WHEN I DISPUTED THESE ACCOUNTS BEING ON MY CREDIT FILE. On each of the credit files I received back from Equifax after a reinvestigation, there was a different adrs & phone number for Equifax. Today when I tried calling each of the numbers again to try to resolve the 4th erroneous reinvestig, the phone numbers were all invalid (per a recorded telephone message). I do not know where to turn from here. I have sent letters to the creditors and Equifax. I have called repeatedly only to either reach an invalid phone number or a recorded message only. The mistakes made by Equifax & their refusal to correct their mistakes has caused me to lose credit and employment opportunities. I do not know where to turn from here. The person's bad credit that Equifax is allowing on my credit report belongs to someone with the same first initial but different SocSec#. Please advise me on what my rights are and what further steps I may take. I have spent money on certified mail, phone calls, time away from work and lost opportunities, not to mention the damage done to my perfect credit prior to their mistakes.

Created By: JMOORE Created Date: 05/22/01

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 05/21/01

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Credit Bureaus

Statute/Rule: Fair Credit Reporting Act



Consumer Information System
Complaint Detail Report

05/24/2001

KMILTON

Law Violation: Provides Inaccurate Information

Consumer

Complaining
Company/Org.:

Last name: [REDACTED]

First: [REDACTED]

Address: [REDACTED]

City: Cadillac

State: MI Zip: [REDACTED]

Country: UNITED STATES

Work phone: [REDACTED] Ext: 12

Fax Number: ()

Home Number: [REDACTED]

Email: [REDACTED]

Age Range: [REDACTED]

Company

Company: Equifax

Address: PO Box 105518

City: Atlanta

State: GA Zip: 30348

Country: UNITED STATES

Email:

URL:

Phone: (866) 274-1452 Ext:

Company Representative

Associated Company



Consumer Information System
Complaint Detail Report

05/24/2001

KMILTON

Transaction

Ref No.: 1408243 Contact Type: Complaint Source: Consumer TCS? N

Comments: Earlier today I sent a report or complaint about this company. It turns out that Banc One is not the Banc that financed the sale. Its Chase that approved the loan according to Cars Direct.com. Everything else is the same. I dont know what is wrong with Equifax but I am sure glad you fined em. They are useless. Thank You. And God Bless America. Have a nice day. [REDACTED]

Created By: JBLAND Created Date: 05/22/01

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 05/20/01

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Credit Bureaus

Statute/Rule: Fair Credit Reporting Act

Law Violation: Provides Inaccurate Information

Consumer

Complaining
Company/Org.:

Last name: [REDACTED] First: [REDACTED]

Address: [REDACTED]

City: London State: KY Zip: [REDACTED]

Country: UNITED STATES

Work phone: [REDACTED] Ext:

Fax Number: ()

Home Number: [REDACTED]

Email: [REDACTED]

Age Range: [REDACTED]



Consumer Information System
Complaint Detail Report

05/24/2001

KMILTON

Company

Company: Equifax

Address: po box 740241

City: Atlanta

State: GA Zip: 40741

Country: UNITED STATES

Email: unknown

URL:www.credit.equifax.com

Phone: (800) 6851111

Ext:

Company Representative

Associated Company



Consumer Information System
Complaint Detail Report

05/24/2001

KMILTON

Transaction

Ref No.: 1408214 Contact Type: Complaint Source: Consumer TCS? N

Comments: Consumer stated that she paid for a telephone and company was taken over by Verizon Consumer stated that she has moved since and she is still living in the same state and they sent the bill to a third party and when she tried to dispute it with the credit bureau they stated that they do not call the companies and that she was going to have to get in contact with the company her self.

Created By: APROCTOR Created Date: 05/22/01

Updated By: APROCTOR Updated Date: 05/22/01

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 122.00

Amt Paid: 120.00 Payment Method:

Agency Contact: Phone Complaint Date: 05/22/01

Initial Contact: Phone Transaction Date:

Initial Response:

Product/Service: Credit Bureaus

Statute/Rule:

Law Violation: Misrepresentations/Deception (note in comments)

Consumer

Complaining
Company/Org.:

Last name: [REDACTED] First: [REDACTED]

Address:

City: Philadelphia State: PA Zip:

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: [REDACTED]

Email:

Age Range:



Consumer Information System
Complaint Detail Report

05/24/2001

KMILTON

Company

Company: Equifax CRA

Address: P.O. Box 105518

City: Atlanta

State: GA Zip: 30348

Country: UNITED STATES

Email:

URL:

Phone: (800) 6851111 Ext:

Company Representative

Associated Company



**Consumer Information System
Complaint Detail Report**

05/24/2001

KMILTON

Company

Company: Equifax

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



Consumer Information System
Complaint Detail Report

05/24/2001

KMILTON

Transaction

Ref No.: 1404321 Contact Type: Complaint Source: Consumer TCS? N

Comments: Consumer is complaining about the fact that the CRAs continue to report false information on his credit report. Some of the false information pertains to DOB and SS#. He says that this inaccurate reporting has cost him a board appointment due to the fact that a mistaken judgement was reported on his report.

Created By: PSTREETS Created Date: 05/21/01

Updated By: PSTREETS Updated Date: 05/21/01

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Mail Complaint Date: 04/25/01

Initial Contact: Unknown Transaction Date:

Initial Response: Mail

Product/Service: Credit Bureaus

Statute/Rule: Fair Credit Reporting Act

Law Violation: Provides Inaccurate Information

Consumer

Complaining

Company/Org.:

Last name: [REDACTED] First: [REDACTED]

Address: [REDACTED]

City: Denver State: CO Zip: [REDACTED]

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:



**Consumer Information System
Complaint Detail Report**

05/24/2001

KMILTON

Company

Company: Equifax, Experian, Trans Union

Address: Unknown

City: Unknown

State: NK Zip:

Country: UNKNOWN LOCATION

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



Consumer Information System
Complaint Detail Report

05/24/2001

KMILTON

Transaction

Ref No.: 1404241 Contact Type: Complaint Source: Consumer TCS? N

Comments: Consumer stated that she was the victim of id theft in 1999. Consumer stated that she has mailed supporting documentation to all credit bureaus, and Equifax is the only CRA that refuses to take the information off her credit report.

Created By: JMCGLONE Created Date: 05/21/01

Updated By: JMCGLONE Updated Date: 05/21/01

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Phone Complaint Date: 05/21/01

Initial Response:

Product/Service: Credit Bureaus

Statute/Rule: Fair Credit Reporting Act

Law Violation: Provides Inaccurate Information

Consumer

Complaining
Company/Org.:

Last name: [REDACTED] First: [REDACTED]

Address: [REDACTED]

City: Lumberton State: MS Zip: [REDACTED]

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: [REDACTED]

Email:

Age Range:

Company

Company: Equifax

Address: Unknown

City: Atlanta State: GA Zip: [REDACTED]

Country: UNITED STATES

Email: URL:

Phone: (800) 525-6285 Ext:

Company Representative



**Consumer Information System
Complaint Detail Report**

05/24/2001

KMILTON

Associated Company



**Consumer Information System
Complaint Detail Report**

05/24/2001

KMILTON

Transaction

Ref No.: 1404233 Contact Type: Complaint Source: Consumer TCS? N

Comments: Consumer stated that she applied for a credit card and she was denied credit because the system had her being diseased. Consumer stated that she called the credit bureau to let them know that she had been denied credit and she wanted to get a copy of her credit report and the company corrected her credit report while she was on the phone and she asked for a copy of the report that she was denied with and they stated that they could not give her a copy of the old report they had to give her a copy of the updated report. Company was suppose to correct the information in 1991.

Created By: APROCTOR Created Date: 05/21/01

Updated By: APROCTOR Updated Date: 05/21/01

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Phone Complaint Date: 05/21/01

Initial Contact: Phone Transaction Date:

Initial Response:

Product/Service: Credit Bureaus

Statute/Rule:

Law Violation: Misrepresentations/Deception (note in comments)

Consumer

Complaining

Company/Org.:

Last name: First: Anonymous

Address:

City: nk State: NR Zip:

Country: LOCATION NOT REPORTED

Work phone: () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:



**Consumer Information System
Complaint Detail Report**

05/24/2001

KMILTON

Company

Company: Equifax

Address: Unknown

City: NR

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: (800) 6851111 Ext:

Company Representative

Associated Company



Consumer Information System
Complaint Detail Report

05/24/2001

KMILTON

Transaction

Ref No.: 1404174 Contact Type: Complaint Source: Consumer TCS? Y
Comments: Ordered copy of report online. They charged me for the report and I was unable to access it. Their phone numbers do not provide an opportunity to speak to a human. They just keep asking for more money for another report to be sent by mail. Three emails, no response.
Created By: JMOORE Created Date: 05/21/01
Updated By: Updated Date:
Org Name: PUBLIC USERS - CIS
Amt Requested: 8.95
Amt Paid: 8.95 Payment Method: American Express Credit Card
Agency Contact: Internet Complaint Date: 05/18/01
Initial Contact: Internet (Other) Transaction Date:
Initial Response:
Product/Service: Internet Information & Adult Services
Statute/Rule: FTC Act Sec 5 (BCP)
Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:
Last name: [REDACTED] First: [REDACTED]
Address: [REDACTED]
City: Springfield State: VA Zip: [REDACTED]
Country: UNITED STATES
Work phone [REDACTED] Ext:
Fax Number: ()
Home Number: [REDACTED]
Email: [REDACTED]
Age Range: [REDACTED]



**Consumer Information System
Complaint Detail Report**

05/24/2001

KMILTON

Company

Company: Equifax

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



Consumer Information System
Complaint Detail Report

05/24/2001

KMILTON

Transaction

Ref No.: 1403940 Contact Type: Complaint Source: Consumer TCS? N
Comments: Consumer is calling in regards to Equifax where he called to dispute information on his credit report regarding a student loan, he filed with Equifax to have this account removed and he have gotten documents to verify that this account should be removed
Created By: DDOUGLAS Created Date: 05/21/01
Updated By: DDOUGLAS Updated Date: 05/21/01
Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL
Amt Requested:
Amt Paid: Payment Method:
Agency Contact: Phone Complaint Date: 05/21/01
Initial Contact: Phone Transaction Date:
Initial Response: Phone: other
Product/Service: Credit Bureaus
Statute/Rule: Fair Credit Reporting Act
Law Violation: Fails to Report to National Bureaus That Item Was Correctly Disputed

Consumer

Complaining Company/Org.:
Last name: [REDACTED] First: [REDACTED]
Address: [REDACTED]
City: Chandler State: AR Zip: [REDACTED]
Country: UNITED STATES
Work phone: () Ext:
Fax Number: ()
Home Number: [REDACTED]
Email:
Age Range:



**Consumer Information System
Complaint Detail Report**

05/24/2001

KMILTON

Company

Company: Equifax

Address: unknown

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



Consumer Information System
Complaint Detail Report

05/24/2001

KMILTON

Transaction

Ref No.: 1403931 Contact Type: Complaint Source: Consumer TCS? N

Comments: Credit is being reported inaccurately. Specifically and most recently Equifax is showing me in a revolving 30 day late situation with GMAC Mortgage. GMAC Mortgage has reported me late on 3 occasions (May, 2000, November, 2000, and February, 2001) however, equifax has obviously entered the information incorrectly and shows me with a revolving 30 day late. GMAC Mortgage has sent Equifax a letter on May, 2, 2001 stating that this is incorrect and to please remove it from my account and re-adjust my credit rating score. This is now going to cost me to lose out on the house I am trying to purchase, thus changing my life and I want it resolved immediately. It has changed my credit score from 609 down to 577 thus having me denied credit. Please help me to get action taken.1

1
Thanks,1
1
Janice L. Lane

Created By: JBLAND Created Date: 05/21/01

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Internet Complaint Date: 05/19/01

Initial Contact: Unknown Transaction Date:

Initial Response:

Product/Service: Credit Bureaus

Statute/Rule: Fair Credit Reporting Act



Consumer Information System
Complaint Detail Report

05/24/2001

KMILTON

Law Violation: Provides Inaccurate Information

Consumer

Complaining
Company/Org.:

Last name:

First:

Address:

City: Kennesaw

State: GA Zip:

Country: UNITED STATES

Work phone

Ext:

Fax Number:

()

Home Number:

Email:

Age Range:

Company

Company: Equifax

Address: p.o. Box 740241

City: Atlanta

State: GA Zip: 30374

Country: UNITED STATES

Email: www.equifax.com

URL:

Phone: (800) 378-2732

Ext:

Company Representative

Associated Company

05/24/2001

Consumer Information System
Complaint Detail Report

KMILTON



Transaction

Ref No.: 1403930 Contact Type: Complaint Source: Consumer TCS? N

Comments: Consumer stated that a company known as American Fair Credit Association whom she believes is now out of business has reported-- information to the credit bureau that should be reported as paid. Consumer stated that she disputed that the account was paid with the credit bureau which was Equifax, consumer stated that she also sent documents proving that the account was paid and that it should be reporting as paid. However Equifax refuses correct that account and make sure that account is reflecting as paid, being as though they can not get in contact with American Fair Credit Association.

Created By: ABOLER Created Date: 05/21/01
Updated By: ABOLER Updated Date: 05/21/01

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested:

Amt Paid:

Payment Method:

Agency Contact: Phone

Complaint Date:

Initial Contact: Phone

Transaction Date: 04/13/01

Initial Response: Mail

Product/Service: Credit Bureaus

Statute/Rule: Fair Credit Reporting Act

Law Violation: Knowingly Supplies Inaccurate Information to Credit Bureau

Consumer

Complaining Company/Org.:

Last name:

First: [REDACTED]

Address:

City:

Boston

Country:

UNITED STATES

Work phone:

()

Ext:

Fax Number:

()

Home Number:

[REDACTED]

Email:

Age Range:

State: MA Zip: [REDACTED]

Consumer Information System
Complaint Detail Report

KMILTON

Company

Company: Equifax

Address: P.O. Box 740256

City: Atlanta

State: GA Zip: 30374

Country: UNITED STATES

Email:

URL:

Phone: (800) 5761278 Ext:

Company: American Fair Credit Assoc.

Address: 3190 South Wadsworth Blvd

City: Lakewood

State: CO Zip: 80227-4899

Country: UNITED STATES

Email:

URL:

Phone: (303) 9147100 Ext:

Company Representative

Associated Company

Company: American Fair Credit Assoc.

Address: 3190 South Wadsworth Blvd

City: Lakewood

State: CO Zip: 80227-4899

Country: UNITED STATES

Phone: (303) 9147100 Ext:

Reason: Co-Venturer



Consumer Information System
Complaint Detail Report

05/24/2001

KMILTON

Transaction

Ref No.: 1403735 Contact Type: Complaint Source: Consumer TCS? N

Comments: I have requested my credit report three times from Equifax and they refuse to comply. I thought they were required to provide a copy if you have been denied credit or were willing to pay for a copy. I have offered to purchase a copy, but have not been successful. I have faxed all the requested information they said they needed, but still have not received a reply. Can you force them to comply with the law?

[REDACTED]

Created By: SMBAILEY Created Date: 05/21/01
Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS
Amt Requested: 8.50

Amt Paid: Payment Method:
Agency Contact: Internet Complaint Date: 05/21/01

Initial Contact: Internet Web Site Transaction Date:

Initial Response:

Product/Service: Credit Bureaus

Statute/Rule: Fair Credit Reporting Act

Law Violation: Refuses Request for File Disclosure (Improper Identification)

Consumer

Complaining Company/Org.:

Last name: [REDACTED] First: [REDACTED]

Address: [REDACTED]

City: Hickory Flat State: MS Zip: [REDACTED]

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: [REDACTED]

Email: [REDACTED]

Age Range: [REDACTED]



**Consumer Information System
Complaint Detail Report**

05/24/2001

KMILTON

Company

Company: Equifax

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:www.equifax.com

Phone: (888) 532-0179 Ext:

Company Representative

Associated Company



Consumer Information System
Complaint Detail Report

05/24/2001

KMILTON

Transaction

Ref No.: 1403617 Contact Type: Complaint Source: Consumer TCS? N

Comments: Disputes accuracy of credit report. The consumer states that he had delinquent account on his report for tax liens. the consumer disputed it This information back on 1992 with Experian the information was deleted. And now after nine years they re-inserted the same information and he never received a letter stating that this information was re-inserted.

Created By: MVASQUEZ Created Date: 05/21/01
Updated By: MVASQUEZ Updated Date: 05/21/01
Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL
Amt Requested:
Amt Paid: Payment Method:
Agency Contact: Phone Complaint Date: 05/21/01
Initial Contact: Unknown Transaction Date: 05/15/01
Initial Response: Phone: 800/888 number
Product/Service: Credit Bureaus
Statute/Rule: Fair Credit Reporting Act
Law Violation: Provides Inaccurate Information

Consumer

Complaining Company/Org.:
Last name: [REDACTED] First: [REDACTED]
Address: [REDACTED]
City: Denver State: CO Zip: [REDACTED]
Country: UNITED STATES
Work phone: () Ext:
Fax Number: ()
Home Number: [REDACTED]
Email:
Age Range:



**Consumer Information System
Complaint Detail Report**

05/24/2001

KMILTON

Company

Company: Equifax

Address: P.O. Box 105139

City: Atlanta

State: GA Zip: 30348

Country: UNITED STATES

Email:

URL:

Phone: (800) 2271638

Ext:

Company Representative

Associated Company



Consumer Information System
Complaint Detail Report

05/24/2001

KMILTON

Company

Company: Equifax

Address: 5505 Peachtree Dunwoody Road

City: Atlanta

State: GA Zip: 30374-0241

Country: UNITED STATES

Email:

URL:

Phone: (416) 7534888 Ext:

Company Representative

Associated Company



Consumer Information System
Complaint Detail Report

05/24/2001

KMILTON

Transaction

Ref No.: 1403390 Contact Type: Complaint Source: Consumer TCS? N
Comments: Disputes accuracy of credit report.
Created By: LGROSS Created Date: 05/21/01
Updated By: Updated Date:
Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL
Amt Requested:
Amt Paid: Payment Method:
Agency Contact: Mail Complaint Date:
Initial Contact: Mail Transaction Date:
Initial Response: Mail
Product/Service: Credit Bureaus
Statute/Rule: Fair Credit Reporting Act
Law Violation: Provides Inaccurate Information

Consumer

Complaining
Company/Org.:
Last name: [REDACTED] First: [REDACTED]
Address: [REDACTED]
City: Santa Ana State: CA Zip: [REDACTED]
Country: UNITED STATES
Work phone () Ext:
Fax Number: ()
Home Number: [REDACTED]
Email:
Age Range:

Company

Company: Equifax, Experian and Tran Union
Address:
City: State: NR Zip:
Country: LOCATION NOT REPORTED
Email: URL:
Phone: () Ext:

Company Representative



**Consumer Information System
Complaint Detail Report**

05/24/2001

KMILTON

Transaction

Ref No.: 1403317 Contact Type: Complaint Source: Consumer TCS? N

Comments: I HAVE AN EXITING ACCOUNT WITH DILLARDS WHICH IS ALMOST TWO YEARS OLD AND REATED "R1" (ACCOUNT# [REDACTED]) I HAVE-ASKED BOTH EQUIFAX AND DILLARDS TO SHOW THIS INFORMATION ON MY CREDIT REPORT, BUT SO FAR FOR THE LAST SIX MONTHS, THEY HAVE NEGLECTED TO DO SO. PLEASE INVESTIGATE THIS CASE, SINCE I GIVE UP IN SENDING LETTERS TO THESE TWO COMPANIES. MY SS# [REDACTED] / 1
DOB: [REDACTED]
YOUR COOPERATION WILL BE APPRECIATED!

Created By: JMOORE Created Date: 05/21/01
Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS
Amt Requested: .00
Amt Paid: .00

Payment Method:
Complaint Date: 05/18/01

Agency Contact: Internet Transaction Date:
Initial Contact: Mail

Initial Response:
Product/Service: Credit Bureaus
Statute/Rule: Fair Credit Reporting Act
Law Violation: Provides Inaccurate Information

Consumer

Complaining Company/Org.:

Last name: [REDACTED] First: [REDACTED]

Address: [REDACTED]

City: Miami State: FL Zip: [REDACTED]

Country: UNITED STATES

Work phone: [REDACTED] Ext:

Fax Number: ()

Home Number: [REDACTED]

Email: [REDACTED]

Age Range: [REDACTED]



**Consumer Information System
Complaint Detail Report**

05/24/2001

KMILTON

Company

Company: Equifax

Address: PO Box 740256

City: Atlanta

State: GA Zip: 30374

Country: UNITED STATES

Email: www.equifax.com

URL:

Phone: (800) 576-1433 Ext:

Company Representative

Associated Company



Consumer Information System
Complaint Detail Report

05/24/2001

KMILTON

Transaction

Ref No.: 1403268 Contact Type: Complaint Source: Consumer TCS? N

Comments: I have submitted information about several accounts being settled with proof by fax and mail. over 1 month ago . all three companies have not corrected info. wells fargo \$90. providian, direct merchants bank. american credit educators, portfolio recovery, aurora collection. all these have been paid/settled. can you help. thank you.

Created By: JBLAND Created Date: 05/21/01

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 05/19/01

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Credit Bureaus

Statute/Rule: Fair Credit Reporting Act

Law Violation: Fails to Reinvestigate Disputed Information

Consumer

Complaining
Company/Org.:

Last name: [REDACTED] First: [REDACTED]

Address: [REDACTED]

City: orlando State: FL Zip: [REDACTED]

Country: UNITED STATES

Work phone (407) 5605440 Ext:

Fax Number: ()

Home Number: [REDACTED]

Email: [REDACTED]

Age Range: [REDACTED]



**Consumer Information System
Complaint Detail Report**

05/24/2001

KMILTON

Company

Company: equifax,trans union,experian

Address: equifax po box 740241 atlanta-ga

transunion po box 1000 chester pa

City: experianpo box 2104 allen tx State: FL Zip:

Country: UNITED STATES

Email: URL:

Phone: () Ext:

Company Representative

Associated Company



Consumer Information System
Complaint Detail Report

05/24/2001

KMILTON

Transaction

Ref No.: 1403216 Contact Type: Complaint Source: Congress TCS? N

Comments:

Created By: GREESE Created Date: 05/21/01

Updated By: GREESE Updated Date: 05/21/01

Org Name: Office of the Secretary

Amt Requested:

Amt Paid: Payment Method:

Initial Response:

Product/Service: Credit Bureaus

Statute/Rule:

Law Violation:

Consumer

Complaining
Company/Org.:

Last name: [REDACTED] First: [REDACTED]

Address: [REDACTED]

City: Wernersville State: PA Zip: [REDACTED]

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

Company

Company: Equifax / Experian / Trans Union

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company Representative

Associated Company



**Consumer Information System
Complaint Detail Report**

05/24/2001

KMILTON

Transaction

Ref No.: 1402839 Contact Type: Complaint Source: Consumer TCS? N

Comments:

Created By: JMCGLONE Created Date: 05/18/01

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Phone Complaint Date:

Initial Response:

Product/Service:

Statute/Rule:

Law Violation:

Consumer

Complaining
Company/Org.:

Last name: [REDACTED] First: [REDACTED]

Address: [REDACTED]

City: Dallas State: NC Zip: [REDACTED]

Country: UNITED STATES

Work phone: [REDACTED] Ext:

Fax Number: ()

Home Number: [REDACTED]

Email:

Age Range:

Company

Company: Equifax

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company Representative

Associated Company



Consumer Information System
Complaint Detail Report

05/24/2001

KMILTON

Transaction

Ref No.: 1402806 Contact Type: Complaint Source: Consumer TCS? N
Comments: Consumer said she requested her credit report from Equifax and they have refused to send information unless she sends them copies of her SS#, Drivers License and utility bill
Created By: MBREBNOR Created Date: 05/18/01
Updated By: SWATERS Updated Date: 05/21/01
Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL
Amt Requested:
Amt Paid: Payment Method:
Agency Contact: Phone Complaint Date: 05/18/01
Initial Contact: Phone Transaction Date:
Initial Response:
Product/Service: Credit Bureaus
Statute/Rule: Fair Credit Reporting Act
Law Violation: Refuses Request for File Disclosure (Improper Identification)

Consumer

Complaining
Company/Org.:

Last name:

First:

Address:

City: Jefferson City

State: MO Zip:

Country: UNITED STATES

Work phone

Ext:

Fax Number:

Home Number: ()

Email:

Age Range:

Company

Company: Equifax Credit Reporting Agency

Address: Box 674406

City: Houston

State: TX Zip: 77267

Country: UNITED STATES

Email:

URL:

Phone: (800) 6851111

Ext:



**Consumer Information System
Complaint Detail Report**

05/24/2001

KMILTON

Company Representative

Associated Company



**Consumer Information System
Complaint Detail Report**

05/24/2001

KMILTON

Transaction

Ref No.: 1402654 Contact Type: Complaint Source: Consumer TCS? N

Comments: Attorney on behalf of Lisa Lancaster says he sent Equifax a letter requesting the removal of incorrect information on Ms. Lancaster's credit report and they failed to respond within the allotted 30 day period set out in the FCRA.

Created By: ARICHARDSON Created Date: 05/18/01

Updated By: ARICHARDSON Updated Date: 05/18/01

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Mail Complaint Date: 04/19/01

Initial Contact: Unknown Transaction Date: 02/12/01

Initial Response: Unknown

Product/Service: Credit Bureaus

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Fails to Reinvestigate Disputed Information

Consumer

Complaining
Company/Org.:

Last name:

First:

Address:

City: Jackson

State: MS Zip:

Country: UNITED STATES

Work phone: Ext:

Fax Number:

Home Number: ()

Email:

Age Range:



**Consumer Information System
Complaint Detail Report**

05/24/2001

KMILTON

Company

Company: Equifax

Address: P.O. Box 740256

City: Atlanta

State: GA Zip: 30374

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



Federal Trade Commission
 600 Pennsylvania Avenue, NW
 Washington, DC 20580

For Release: January 13, 2000

Nation's Big Three Consumer Reporting Agencies Agree To Pay \$2.5 Million To Settle FTC Charges of Violating Fair Credit Reporting Act

Three national consumer reporting agencies, Equifax Credit Information Services, Inc., (Equifax), Trans Union LLC (Trans Union), and Experian Information Solutions, Inc. (Experian), have agreed to a total of \$2.5 million in payments as part of settlements negotiated by the Federal Trade Commission to resolve charges that they each violated provisions of the Fair Credit Reporting Act (FCRA) by failing to maintain a toll-free telephone number at which personnel are accessible to consumers during normal business hours. According to the FTC's complaints, Equifax, Trans Union and Experian (collectively, consumer reporting agencies or CRAs) blocked millions of calls from consumers who wanted to discuss the contents and possible errors in their credit reports and kept some of those consumers on hold for unreasonably long periods of time. The proposed settlements with each CRA also would require that it meet specific performance standards to ensure that CRA personnel are accessible to consumers.

The FCRA is designed to promote accuracy, fairness and privacy of information in the files of every consumer reporting agency. To provide consumers the ability to more easily resolve inaccuracies in their credit reports quickly, Congress amended the FCRA -- effective Sept. 30, 1997 -- to require Experian, Equifax and Trans Union to provide consumers who receive a copy of their credit report with a toll-free telephone number at which personnel are accessible to consumers during normal business hours.

"The reality is that consumers never got the access to the consumer reporting agencies that the law guarantees," said Jodie Bernstein, Director of the FTC's Bureau of Consumer Protection. "These cases demonstrate in no uncertain terms that it's time for Equifax, Experian and Trans Union to pick up the phone and meet their obligations to consumers."

Equifax is based in Atlanta, Georgia; Trans Union is based in Chicago, Illinois, and Experian (formerly, TRW) is an Ohio corporation, with its principal place of business in Orange, California. They are the largest consumer reporting agencies in the nation. According to the FTC's complaints, while all three CRAs had established toll-free telephone numbers for consumers, they violated the accessibility requirement of Section 609(c)(1)(B) since the provision went into effect in September 1997 because a substantial number of consumers have been unable to access the CRAs' personnel when calling the toll-free numbers during normal business hours.

The complaints against Trans Union and Experian allege that since September 1997 over a million calls to their toll-free numbers received a busy signal or a message indicating that the consumer must call back because all representatives are busy. The complaint against Equifax contains a similar allegation involving hundreds of thousands of calls by consumers to its toll-free numbers. Further, each complaint alleges that a number of callers to the CRAs' toll-free numbers experienced an unreasonable hold time while waiting to speak with CRA

FOR YOUR INFORMATION.....August 18, 1995

The Federal Trade Commission has given final approval to a consent agreement with Equifax Credit Information Services, Inc., a subsidiary of Equifax Inc., settling charges that it violated the Fair Credit Reporting Act (FCRA) by failing to assure the maximum possible accuracy of the consumer credit information it compiles and sells nationwide to credit grantors, employers, and others. The Commission's action makes the consent order provisions binding on the respondents.

The final order requires Equifax to maintain reasonable procedures to assure maximum possible accuracy of the information contained in its consumer reports. Specifically, when a consumer provides Equifax with documentation confirming the consumer's version of a dispute, Equifax is required to accept that version unless it has reason to doubt the authenticity of the document.

Equifax also is required to reinvestigate, within 30 days, information disputed by a consumer in his or her credit report. If Equifax does not verify the information within that time period, it must delete the information until it is verified. The order requires Equifax to implement procedures to assure that no derogatory information which has been deleted after being disputed by the consumer reappears on the consumer's credit report unless (1) the information has been reverified, and (2) Equifax advises the consumer in writing that the information has been reinserted in the credit file.

Equifax also is required to limit the furnishing of consumer reports to those with a permissible purpose under the FCRA. Concerning the practice of compiling information from consumers' reports for specified credit-related characteristics, a process known as prescreening, the settlement mandates that Equifax require purchasers of these prescreened lists to make a firm offer of credit to every person who appears on the list.

The order also requires Equifax -- within 180 days after the order becomes final -- to file a written report with the FTC detailing the manner in which it has complied with the provisions of the settlement, and submit for FTC approval, a methodology by which changes to its computer system will be measured. Finally, the order contains additional recordkeeping requirements designed to help the FTC monitor Equifax's compliance with the order.

The consent agreement was announced for a public-comment period on Feb. 8. The Commission vote to issue it in final form occurred on August 14 and was 4-0, with Chairman Robert Pitofsky not participating.

NOTE: A consent agreement is for settlement purposes only and does not constitute admission of a law violation. When the Commission issues a consent order on a final basis, it carries the force of law with respect to future actions. Each violation of such an order may result in a civil penalty of up to \$10,000.

A news release summarizing the complaint and consent agreement was issued at the time the Commission accepted the consent agreement for public comment. Copies of these documents and the final order are available from the FTC's Public Reference Branch, Room 130, 6th Street and Pennsylvania Avenue, N.W., Washington, D.C. 20580; 202-326-2222; TTY for the hearing impaired 202-326-2502. To find out the latest FTC news as it is announced, call the FTC's NewsPhone recording at 202-326-2710. FTC news releases and other materials also are available on the Internet at the FTC's World Wide Web Site at: <http://www.ftc.gov>
