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FTC and interested parties,

I recently was made aware of the pilot program to study the accuracy of consumer credit reporting. I feel that I would be a valuable asset to your study because not only am I an informed consumer, I have been a victim of credit fraud 3 times over the past year alone. I have had to fight the battle of protecting my good name without any cooperation from the creditors or the credit reporting agencies.

I have an extremely common name. What I have found is that the credit reporting agencies do very little to protect a consumers private information.

I have provided solid evidence to the credit reporting agencies that an accounts listed were not accurate and did not belong to me.

My credit files have also been mixed with another person of the same name as mine. This other person had a different date of birth, lived in a different city and unfortunately had extremely poor credit.

It did not matter what proof I sent to the credit reporting agencies; they would verify the account as being accurately reported.

Experian even told me that all they had to verify is that my name matched with the information that was provided by the furnisher.

I have had to resort to spending an enormous amount of time writing to consumer protection authorities & agencies, filing complaints, calling public officials and spending a ton of money on certified mailings.

It all boils down to one thing; money.

The credit reporting agencies make the majority of their money from credit companies.

The politicians get the majority of their campaign funding from these same companies.

When is someone going to stand up and say "enough is enough?"

Without the consumer, the credit companies do not survive.

Without the consumer, the entire country fails.

One of the saddest things in our country is the fact that medical information is able to be reported on a consumers credit report.

I've got it on my credit reports, even though our laws say its illegal to report specific and protected medical information on a consumer report.

If I want it removed, I will have to file a law suit because unless a consumer fights back using the legal system, the FCRA is toothless.

The time to get serious about protecting Americans from credit fraud and identity theft was "yesterday". I know from first hand experience that the way our laws are currently written, the consumer has to either become an expert on consumer protection laws, or they will not be able to continue to survive financially in a world that is currently overwhelmed by identity theft and credit fraud. The average American is in serious trouble without your immediate action.

The FTC needs to act boldly and with only the interest of the consumer in mind.

You must not allow this study to include a majority of consumers who have never had to deal with an inaccurate credit report, because that does NOT represent the majority of consumers.

Respectfully,

S. Long  
Texas

