



MISSOURI CREDIT UNION ASSOCIATION

August 19, 2004

Notices  
FACTA Matter No. R411013  
Federal Trade Commission  
Office of the Secretary, Room H-159 (Annex S)  
600 Pennsylvania Avenue NW  
Washington, DC 20580

RE: Matter No. R411013  
Summaries of Rights and Notices of Duties Under the Fair Credit Reporting Act

As the Missouri Credit Union Association, we are responding on behalf of the more than 170 credit unions and approximately 1.4 million credit union members in Missouri. Identity theft has become a major concern for both consumers and credit unions. Once identified, the consumer may undergo a lengthy, and undeserved, process of getting inaccurate information removed from credit reports.

We support the victim's rights as innumeraated in the Summary of Rights of Identity Theft Victims (Appendix E to 16 CFR part 698).

We also understand that the National Credit Union Administration was involved in crafting the summary.

Thank you for the opportunity to comment.

Sincerely,

Roshara J. Holub  
President/ CEO

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For your reference, here are the victim's rights:

- The right to file fraud alerts
- The right to block the reporting of information resulting from identity theft in the files of consumer reporting agencies
- The right to prevent persons who furnish information to the CRAs from reporting information that is the result of identity theft
- The right to obtain free file disclosures
- The right to obtain documents or information relating to accounts opened in the consumer's name or transactions made in the consumer's name.

In addition, a creditor may not sell, transfer, or place for collections a debt if the creditor has been notified that the debt is the result of identity theft.