

Note: 82 of the comments included in this attachment also appear individually in the postings but the remaining 2075 appear only in this attachment.

16 April 2004

TO: The Federal Trade Commission  
FR: Ed Mierzwinski, Consumer Program Director, National Association of State PIRGs (U.S. PIRG) 202-546-9707x314 [ed@pirg.org] 218 D St SE, Washington, DC 2004

Via Internet

Comments Regarding FACTA Free File Disclosures Proposed Rule, Matter No. R411005

This file contains the comments of over two thousand PIRG members from around the country. We collected the comments by email, but have deleted the email addresses and regular mail addresses of the citizens to protect them from spam or junk mail if the comments are posted on the FTC site. We can provide the comments in different formats if needed, but those formats would include the postal addresses, and so we would ask in that circumstance that the comments not be posted publicly.

The comments are from 44 states and the District of Columbia-- Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, Florida, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, Tennessee, Texas, Utah, Vermont, Virginia, Washington State, Washington, DC, Wisconsin, Wyoming.

The basic message that the citizens send you to is the following:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

However, many of the consumers have also added their own additional ideas and thoughts. Here are excerpts from the over 2,000 comments below.

Excerpts from over 2000 PIRG Member Comments

I live in Indiana and shouldn't have to wait till summer to get my report when the law goes into effect December 1st.

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Many Americans have big problems being financially responsible.

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Letting all Americans review a free copy of their credit report in a timely manner will have the dual effect of informing consumers where their credit problems originate and motivate the credit reporting industry to develop guidelines and rules that they should all follow in order to make things fair and easier to understand. I am a real estate financing professional and I frequently see people baffled by their credit reports.

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Recently I tried to obtain a "free" credit report on-line and after initially signing up for an on-line report (or so I thought) I received nothing for three weeks. The bottom line is, after finally receiving my access code by tracking someone down via telephone, I accessed the "free" report on-line (which was a piece of crap, totally useless) and within 5 days of this my credit card was charged \$79.95 for the service I had supposedly cancelled before receiving my access code. When I called back to complain, they basically explained that you had to sign up for their service first (the \$79.95 thing) and THEN cancel it - there was no way to receive the "free" credit report without first signing up for the service. This is not "free" and of course, they rely upon people not cancelling because it is not obvious from the website that you sign up for anything when you request the "free" credit report, and it certainly does not tell you that it is an \$80 service you are agreeing to. Free is free. And these reports should not be coming from private entities who finagle all sorts of ways of enticing you, often deceptively, into buying their products. Why not step to the plate and help consumers for once, instead of always helping big businesses? C'mon, FTC, do the right thing here. Release the reports early, and make them really free.

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As someone with relatives who have been the victims of identity theft, an increasingly common crime, I know that free and quickly available credit reports are very important. This service should be restricted to being a service to the consumer, rather than being co-opted by requiring consumers to give extra information or having agencies use the information they collect for other purposes.

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As a victim of identity theft, I have experienced first hand the outrage of having my good name and reputation sullied by clever and ruthless criminals. One of the enabling factors of identity theft is the ease with which imposters can obtain credit cards from banks, retailers and other companies. One of the defenses against identity theft is to periodically check one's credit record maintained by the three major credit bureaus. I now do this once a year myself, although I must say that one of the bureaus, Equifax, has a convoluted touchtone system that makes it difficult to order my report each year.

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Also, the rule should prohibit credit bureaus from responding to requests for free credit report with ads marketing credit report subscriptions or other services. Georgia, the state where I live, already requires the bureaus to provide free credit reports on an annual basis. When I applied for mine last year, the material on the company's website confused me, causing me to sign up for an expensive service I didn't need.

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We live in Colorado where this is already law. It has been extremely helpful to have this access over the last few years as we have found numerous errors in EVERY ONE of their reports during periods when we have been applying for loans for a new car and to buy our new home. We are people with stellar credit - I can't imagine what must happen to folks with less ideal circumstances.

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While I look forward to obtaining my credit report annually, I do not relish being bombarded with marketing ploys through the process.

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Free annual credit reports should be available more quickly to all Americans. Please don't let the credit bureaus persuade you to string it out until almost the end of 2005. Also, the rule should make clear that when I want my see my credit report, the bureaus should collect information from me only to verify my identity. I should not be bombarded with advertising from the bureaus just because I am being responsible to make sure their information about me is correct. Too many people get taken in by their misleading advertsing. I believe that your job is to protect consumers, not create an unfair marketing opportunity for big business.

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I was taught that you gave NO ONE your social security number. I would assume the bureaus already have a lot of information on consumers, and would be able to acquire what they need form what they already have. I also would like to see a restraint on bureaus selling additional services with an annual request. Again, thank you for the creation for the opportunity for an annual credit report.

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Also make it mandatory if a mistake is found it has to be corrected immediately not 30 to 90 days later. Loan processors don't accept that.

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Stop delaying access to free annual credit reports. You are knuckling under to corporate interests, as usual. The request of the credit bureaus is underhanded. There is a truly "liberal bias" in this country...in favor of corporations!

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Also, please REQUIRE the three major credit reporting agencies and Fair Isaacs to release credit SCORING FORMULAS in detail in order to permit consumers the right and ability to prove the accuracy of the computation of the credit score AND to permit analysis of the score FORMULAS in order to insure that they represent credit risk in reality rather than a means to increase risk score and lender profits on good credit risk citizens.

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I understand that credit bureaus are businesses and should have some opportunities to peddle their products, but I don't think it is fair to delay access to an important new right in order to do so. The rule should make clear that information is only collected to verify identity. Ordinary consumers should not have to give up -- or be led to believe they have to give up -- personal

information to take advantage of an important new federal right.

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-  
Also, the rule should make clear that information is only collected to verify identity. Professionals such as myself understand the marketing aims of these tactics. They're not in the consumers' best interests.

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I also think a limit should be set on how much extra advertising the credit bureaus can bombard us with when we try to take advantage of this new right. Wading through their misleading ads and propaganda will compromise the ability of some, especially the elderly, to access their report without being taken advantage of by marketing ploys they find confusing and hard to understand.

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I get sick of all the extra junk mail!!

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I habitually request a copy of my credit reports from all CRAs. In one year they had 3 errors, one error was in all 3 major reports. It took 4 months to get their errors corrected. These errors would have prevented the purchase of a home for my family. These companies make a tremendous profit on the information they gather. There is little incentive for them to collect correct information, or to purge their files of errors.

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In particular, I ask for very specific wording that will absolutely prohibit the credit bureaus from using this information for marketing purposes, and specifically not allow them to share this information with anyone else. In fact, I believe that they should be required to destroy all access to this information, for everyone--themselves included--once identity has been established and the requested credit report sent out.

U.S. PIRG is also submitting detailed comments on the free report rule under separate cover, in coalition with several consumer and privacy advocacy organizations. Those comments will also arrive today.

Please contact me at 202-546-9707 (x314) or at ed@pirg.org if you have any questions.

Very truly yours,

Edmund Mierzwinski  
Consumer Program Director  
U.S. Public Interest Research Group, 218 D St SE, Washington, DC 20003

Citizen comments collected by U.S. PIRG FACTA Free File  
Disclosures Proposed Rule, Matter No. R411005

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Mike Onigman

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Alice Smith

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Hale Zengingonul

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Brian Robison

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Stacey Jackson

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I urge you to ensure that the new Congressionally-mandated annual free credit reports are available more quickly to all Americans.

I understand that credit bureaus are businesses and should have some opportunities to peddle their products, but I don't think it is fair to delay access to an important new right in order to do so.

The rule should make clear that information is only collected to verify identity. Ordinary consumers should not have to give up -- or be led to believe they have to give up -- personal information to take advantage of an important new federal right.

Again, please craft this rule so as not to delay access to free credit reports.

Robert Carney

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Kelley Johnson

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Andrew Karlovich

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Leslie Carter

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James Sommer

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I feel that as Americans we can and should have the right to privacy. I am tired of the open book theory and have been abused by "someone who steals identity to make \$ purchases", and gosh they probably had bad taste to top things off! I say enough is enough, life is too short!! After all should'nt my credit history be mine and all mine?! Hmmm. . Thank-you:)  
Becky Sharpe

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William Lester

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Janet Drake

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Kelly Benkert

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Grant Covell

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Darin Takemoto

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George Paquin, CFP

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Jared Stern

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Aleda Freeman

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Barbara Foster

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John Hess

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Mary Ciarcia

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Peter Gray

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Ryan Rutzke

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Emily Lewis

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Ryan Rutzke

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irit levy

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As I live in Massachusetts, I urge you to make annual free credit reports available more quickly to all

Americans, rather than delaying access by those who live in the eastern states.

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Virginia Layton-Leal

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carolyn stock

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Todd Brennan

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Andrew Borg

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Robert Shepherd

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John Hammond

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Roy Smith

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Robert Wallhagen

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Thomas Jordan

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Jonna Gaberman

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Brennon Staley

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There are many, many errors on personal credit reports every year that the FTC proposal would make more difficult to find and fix.

Please urge the FTC to roll out the free credit report bill more quickly and to protect consumer privacy.  
George Triantafillou

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Keith Man

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David Clarke

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James Nestor

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Chris Campbell

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Jane Winn

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Lise Ragan

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Alex Weiland

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jef weisel

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Tracy Johnson

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Paul Dussault

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Neil Olinski

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Anna Mae Forsberg

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Holiday Houck

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me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.  
Eileen Luddy

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Sheila Falcey

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Jay Wennemer

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Elaine Tirrell

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Matt I

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Doug Porrell

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Hel en Zel nick

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Mimi Kaplan

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Deirdre Pontbriand

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Linda Tan

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Jeff Goldman

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Deanna Stillings

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Christine Woods

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Veronica Eady

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E Cohen

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Randy Bernard

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Irene Behrman

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Gregory Howard

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Carol Varsano

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Thank you for your attention to this important issue.  
Lisa Bordel eau

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Rudy Ruggles

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Tora Huntington

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Erik Hoffner

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Ted Curtin

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Richard Kelly

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George Odell

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Jennifer Kri der

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Gloria Utzig

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Monica Green

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Gabe Landes

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Robin Sanders

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Kristine Malpica

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Todd Blaisdell

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Warren Schur

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Ralph Tisei

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Hannah Crowley-Paolillo

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Jennifer Smith

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Paul Flaherty

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Mike and Cyndy Cotter (RN's)

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Richard Foster

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Jim Zahakos

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Peter Eshelman

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Deborah Porter

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Betsy Zimmerli

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Audra Friend

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Erin Lamb

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Jean Berolzheimer

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Kevin Smith

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Eric Lind

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ralph hanrahan

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Andrew Freeman

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Perry Adler

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Brooke Dyer-Bennet

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mary b. folliott

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charlotte brody

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Gerard E. Fredette

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Karen Bump

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Barbara Craig

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Erin Robicheau

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Allen Petersen

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Lisa Sebesta

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Jonathan Plazonja

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Bob Irving

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Henry Cochran

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stephanie williams

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Sasha Brown

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Bambi Warner

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Tim Breeze

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Paul Danielian

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Timaree Bierle-Dodds

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Elizabeth O'Neal

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Timothy Grace

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I also think a limit should be set on how much extra advertising the credit bureaus can bombard us with when we try to take advantage of this new right. Wading through their misleading ads and propaganda will compromise the ability of some, especially the elderly, to access their report without being taken advantage of by marketing ploys they find confusing and hard to understand.  
Joyce Mallory

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James Healy

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Rachel Deliz

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Joel A. Gordon

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Beverly Duncan

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Thank for for taking the time to consider my views.  
Nicole Jordan

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Also, many of the reports have serious errors that are very difficult to remove, they take to much time from the their being corrected to the correction of the report.  
beatrice arena

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Judi Weiner

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Neil Sullivan

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Wm. David Ackerson

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R411005

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Lisa Lavalley

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Roberta Kaplan

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Steve Crawshaw

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Jason King

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Patrick Hughes

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Lucy Booth

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Veronica Boutureira

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Pamela Ledoux

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Charles Foster

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Sonja Shine

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Steven Malkus

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Nora Williams

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Denise Judware

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Ellen Abbott

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Judith LaCroix

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Kirsten Thompson

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carol nealy

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John Kyper

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Ann Gibson

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Our lives are ruled by these credit reports and we have a right to know how screwed up these credit reports are.

Pete Warner

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Patricia Dacey

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MaryEllen Sullivan

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Edward Gilman

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Judith Weiler

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John Langton

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Jessica Laundry

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Dorothy Horowitz

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Maurits Grunberger

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Lauren Gibbs

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Laurie Robertson-Lorant

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Shana Swartz

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Sarah Wolff

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Alicia Zipp

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Mark Adams

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Neil Silverman

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Marci Mendoza

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Diane Campanella

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I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, myself included, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.  
Andrea Doukas

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Barry Shuchter

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Walter Daigle

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I get sick of all the extra junk mail!!  
David Cowan

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Milton Hanzel

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Please support faster free credit reports

I habitually request a copy of my credit reports from all CRAs. In one year they had 3 errors, one error was in all 3 major reports. It took 4 months to get their errors corrected. These errors would have prevented the purchase of a home for my family. These companies make a tremendous profit on the information they gather. There is little incentive for them to collect correct information, or to purge their files of errors.

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Arne Buck

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Julia Potter

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Dustin Donovan

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Willem Campagne

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Betty Schaffer

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Asako Serizawa

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Marci Linker

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glenn bouchie

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Elise Nelson

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Mark Morsbach

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Sean Powers

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Chris Lorant

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tor clark

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cathy lifschultz

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Jeff Chitouras

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Thomas Oleksyk

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Gus Rabson

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Richard Groux

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George Gove

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Maxine Kingsbury

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mary price

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Valerie Fagan

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Jessica Atcheson

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Margaret Lynch

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mark agerholm

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Stephanie Federico

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Philip Kasiacki

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Terry Angelli

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Demelza Costa

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Rachel Youdelman

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Michael Chernoff

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Robert & Joan Holt

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judy desreuisseau

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Carolyn Cwalinski

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Patricia Panitz

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Jacquelyn Angelli

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Andrew Brody

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James P. O'Brien

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Marcia Merithew

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Michael L. Lindberg

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Judith Embry

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Shaheen Ali

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Kathleen Cerruti

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WENDYL ROSS

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Please support faster free credit reports

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Patricia Young

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Madelon Hope

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Alison Cody

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Mildred Arntz

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Judi Hershman

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Melissa Brandt

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Please support faster free credit reports  
I urge you to support making annual free credit reports available more quickly to all Americans and oppose the unjustified request of the credit bureaus to delay access to annual free credit reports for most of the country.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.  
Diane Scherrer

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Bruce Boguslav

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I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying

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Leo Polizoti

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Robert Healey

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Lesley Woodward

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William Starner

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Leslie Montague

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Lisa Allen Brown

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Yonatan Vendri ger

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to all Americans, rather than delaying  
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credit bureaus.

Also, even more importantly, the rule should make very clear that  
information can **\*\*only\*\*** be used to verify  
identity. Many consumers, including me, don't think it is fair to  
give up personal information to take advantage  
of an important new federal right to a free credit report. In  
particular, I ask for very specific wording that will  
absolutely prohibit the credit bureaus from using this information  
for marketing purposes, and specifically not  
allow them to share this information with anyone else. In fact, I  
believe that they should be required to destroy  
all access to this information, for everyone--themselves included--  
once identity has been established and the  
requested credit report sent out.  
Charles Cooke

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R411005

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Protect your and all Americans privacy.

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Thomas Baldwin

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jacqueline fleishman

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Lynne LaBonte

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Tina Deschambault

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Elaine Hayes

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Eric Bourgeois

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Ernest Sarro

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Daniel McLaughlin

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Ellen Sherwood

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Betty Barclay

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The information requested is mine, and mine only. Why should I have  
to pay for it?  
I should not.  
Marjorie Weidig

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Noelle Humphrey

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joy winslow

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Jenny Pickett

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Patty Adduci

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Emma Lathan

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William Roberts

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John Anderson

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Henry De Angelis

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Shirley Astle

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Adam Lee

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Marina Landoli

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Burt Barachowitz

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Peter Kimmins

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Francoise Moros

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John Vermeulen

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Please support faster free credit reports

Please use your influence to see that free credit reports are made available on a timely basis to all Americans requesting them. Moreover, see that these same Americans have their privacy respected and are shielded from unsolicited promotional materials in the whole process.

Thank you.

Eleanor Allen

Thursday, April 15, 2004 Page

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Ross Goodwin-Brown

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Frederic B. Jennings, Jr., Ph.D.

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Theo Van Dinter

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free credit report.  
Ki shore Deshpande

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Bonnie Brydges

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Cheryl Coggins

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Matt Bennett

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Caroline Owen Houde

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ajay menon

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Andrea Juchartz

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Gregoire Bleuzen

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Teresa LaFleur

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kendra bakerink

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Rosanne Mayer

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Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report. I also do not want the new rule to be used by credit bureaus to market overpriced products to consumers seeking to obtain their free credit report. Many claims made by credit bureaus regarding identity theft are misleading and therefore should not be allowed when consumers call to get their credit report for free.

I hope you will take my comments into consideration.  
Janice Craft

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Please support faster free credit reports

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.  
Barb Verdolino

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Lesley Parker-Rollins

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Stephen Doyle

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free credit report. Thank you, Lisa Marshall (age 34 and a MASSACHUSETTS VACATIONER) in HOUSTON, Texas 77070.

Lisa Marshall

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Stuart Rubinow

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Virginia L. Senders

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Peter Lochtefeld

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Adam Friedman

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madeline grey-martin

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Dominic Palumbo

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Dedalus Wainwright

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Tomila Louise

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Thomas Lincoln

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Those of us who can afford to pay for more frequent credit reports will not be impacted so much as those who cannot afford to do so. It is the latter, those who may have more

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concerning credit status but less resources  
with which to address their status, who will most affected. Please  
do not allow this part of the population, or  
any of us to be more at the mercy of big business!

Jo Ann Eckels

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Philip Myrick

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Paul Medeiros

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john nichols

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Walter Cudnohufsky

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Nancy Pearson

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Lois Grossman

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diana lino

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Lori Catalozzi

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Gene Hodsdon

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Jacob Galley

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Amy Sophia Marashinsky

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Stan Robak

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Peter Mattioli

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John Nelson

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IT'S ONLY FAIR, IS THAT ASKING TOO MUCH?

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Ron Farnsworth

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joe cotter

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Norman Depietri

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Edward Lenox

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Sian Cox

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K b

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Protect the individual consumer, it is your responsibility and our right. Do not allow businesses to invade consumers' rights.  
William Maher

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Also, the law should simultaneously protect privacy rights, and make clear that information is only collected to verify identity. Trading one right for another, such as trading the right to privacy in order to access the right to free credit reports, is unacceptable.  
Judy Lightstone

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Andrea LaFrance

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Susan Lawrence

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barbara murdock

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William Worthington

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jeannie smith

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Please support faster free credit reports  
I feel that it is vital that you make annual free credit reports  
available more quickly to all Americans, rather than  
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the credit bureaus.

However, the rule must make it impossible for others to steal our  
identity. This has become a grave problem  
in today's world. It is not just a question of consumers not  
wanting to give up personal information to vendors  
because the credit bureaus sell or share the information. Consumers  
need to be able to verify that their credit  
reports do not show unauthorized activity because of identity

theft. The more that companies can access our credit information, than the harder it will be for individuals to distinguish legitimate inquiries from illegitimate ones.

It is an important right for a consumer to have a free credit report. Let us make this a unified federal right. And let's keep organized crime from overtaking a huge privacy issue and expanding this already out of control identity theft crime.

Maria Cutts

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Robert Green

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Shel Horowitz

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V Seibald

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Donna Sharf

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Michelle Vadeboncoeur

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Garrett Sawyer

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neil fennessey

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Matt Muro

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Douglas Bashaw

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Robert B. Thompson

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Megan Stokes

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Xenia Dunford

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Mary Hoffmann

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brian cron

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Ted D. Conna

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Nell Gharian

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Elaine Lombard-Henry

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Jane Provenzano

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Steve Watson

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Kyle Gilbert

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RITA CARR

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Chris Caldwell

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Tim Rodgers

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Barry Kesselman

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Anthony Goddess

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Gail Syrjala

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Sharon Singer

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Frances Nolde

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Jonathan Sage

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Charles Hamilton

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Donna Lynch

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Linda Rice

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fredda sendker

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WALTER WILKIN

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Kelley Wiley

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Debra Benveniste

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annie geoghegan

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Sylvia Hobbs

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Carrie Kourkoumelis

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Anne Smith

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Randi Ellingboe

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Stephanie Fox

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Kate Levy

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Donna Southwell

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Respectfully,

Frederick Fiore

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Bonnie Baynes

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Andrea Wasserman

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Edward Gilman

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Bob Moore

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Even though I stopped using credit cards over two years ago I continue to receive unsolicited messages and product info that I do want. I use a debit card from my local bank to pay for products I buy.  
Donaald Matsas

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Joshua Mahoney

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Greg Kimber

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C. E. Linderman

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This right is especially important as identity theft becomes more common - we shouldn't be deterred from checking our own credit history by delayed access and by fear of advertisement bombardment.

Laura Kyser

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Mike McCarthy

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B Ware

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Cono Casella

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Shayla McKenna

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Wendy D'Elia

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Joanna Jacobson

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Kenneth Chase

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I am a Veteran and Active Voter. Please let me know how you plan to proceed on this matter.

Mr. James K Hadcroft

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Mary Bambury

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Eleanor MacLellan

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Christina Miller

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wil craig

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Justin Wiley

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It is fair to give up personal information to take advantage of an important new federal right to a free credit report, so please make sure that information is only collected needed to verify identity.

Thank you,  
Carol Castonguay

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David Gascon

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Molly Findley

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Carl Martin

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Lois Ferreira

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Sharon Rudnitzky

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STOP, personal information, just as it is!  
john powers

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Please support faster free credit reports

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Judith Risch

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Jon Davids

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In addition, I was a victim of identity theft and the free credit report's I've received as a Massachusetts resident has enabled me to determine if it has happened again. It gives me Peace of Mind knowing that I have to worry a little bit less.

Thank you,  
James Cahillane

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Patrick Tiller

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me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.  
Chris Chin

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Warren Durbin

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graeme bird

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Doris Burke

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Angela Kafka

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Lawrence Rogovin

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Stephanie Bogdan

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Anthony Spartos

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Martha Clark

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Ann Marie Lahai e

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Raul Vasquez

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Julie Kelleher

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Kerry Pierce

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Jeffrey Adams

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Jane Dimitry

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Mary Hubbard

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Robin Elson

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Pauline Kosowan

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Natalie MacDonald

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I think that this law targets the most vulnerable consumers

unfairly.  
Karen Sargent

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Julie blanchard

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Karl Zinnack

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Please support faster free credit reports

I really feel strongly about knowing what my credit record is since it has such a big impact on my future. Free access to that information is even more important when people are facing economic problems. How can people plan their futures without this information?

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

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Matthew McHale

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Erica Murray

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Mary Barbara Alexander

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Jack Beinashowitz

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Michael Lohmiller

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Dorothy mccarthy

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Stephanie Agnew

R411005

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Louis O'Rourke

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Sharon Dube

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Madeline Carnevale

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Please support faster free credit reports

I urge you to make annual free credit reports available more quickly to all Americans. I do not think that one should have to wait until they are denied credit in order to access their credit report. In addition the rule should make clear that information is only collected to verify identity. Many consumers, including myself do not think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Patricia Marshall-John

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Betsy Scol a

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Todd Beattie

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Abraham Scarr

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Ileana Jones

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Bob Haggerty

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Marilynn Carter

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Rich Gazda

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Bruce McPhee

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Joseph Staples

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Boris Perlovsky

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David Masera

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Also, None of our credit information should be sent out of this country to be handled by foreigners... It could lead to financial terrorism from which this country would never recover.  
Marie Proverb

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Karen McLaughlin

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Mike Davis

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Maartje Hoogendijk

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Suzanne Morse-Fortier

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Todd Foster

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Carol Allan

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Kathy Stern

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Joseph Burns

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Ruth-Ellen Holland

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Dennis Milotzky

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Please support faster free credit reports

I urge you to make annual free credit reports available more quickly

to all Americans, rather than delaying  
access to most of the country at the unjustified request of the  
credit bureaus.

Also, the rule should make clear that information is only collected  
to verify identity. Many consumers, including  
me, don't think it is fair to give up personal information to take  
advantage of an important new federal right to a  
free credit report.  
Jeff Lesperance

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R411005

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free credit report.

I recently discovered an incorrect item on my credit report that  
almost prevented me from receiving a  
mortgage. Access to your credit report can be crucial for  
maintaining good credit as well as identifying  
potential identity theft problems.  
Michael Blasnik

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No.  
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free credit report.  
Heather Malone

R411005

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Georgina Young

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Margaret A. Soucie

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Meredith Russo  
1279 Reed Road

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Dean Lotito

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Marin Kress

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Page 166

free credit report.  
Barry Moir

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Brett DeWolfe

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Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report. Not only is it not fair, but it is an invasion of privacy.  
Jean Oliphant

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sadie fry

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Alvaro Hernandez

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vanessa pizarro

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benjamin macdonald

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Lisa Mears

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Rose Traynor

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Julia Barrow

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Please support faster free credit reports

Credit bureaus already handle thousands, if not tens of thousands, of credit requests daily. I think they can handle the free credit reports now mandated by federal law, and I urge you to implement this regulation for the entire country as soon as possible, rather than allow the bureaus to delay the inevitable for no good reason.

I'm also concerned about the possibility that new verification information provided to the credit bureaus could

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be used for other purposes. I know that I'm not alone in feeling that this personal private information should be used solely for verification purposes; I'm strongly opposed to the credit bureaus being allowed to do anything else with it.  
Daniel Sohl

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Dean Mades

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Linda Beauregard

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Lili Peaslee

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Joshua McKain

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Kirsten Burt

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Amy Hahn

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Juliet Flynt

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Henry Powell

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Please support faster free credit reports

These days, a person's credit is more important than about anything, except a person's prison or arrest record. Driving records, school records, everything else pale

before the difference in a person's life a credit report mistake can make.

The fact that millions of people a year PAY MONEY to check their own credit report for errors is a disgrace.

Credit agencies should be run as a public institution, or utility, since they've become a defacto public information storage.

I urge the FTC to make annual free credit reports available to every American, even if you haven't been a victim of denied credit.

In addition, the Credit Bureaus should not be able to market their products to you using your information -- they should send you your credit report, so you can check it for errors, and keep their marketing to themselves.

I'd suggest that credit info should be held by a public institution, run by the FTC or some other government organization, especially since credit info has become such an inordinately important part of a person's life.

But that's not going to happen -- too commonsense, and takes profits away from companies.

Richard Soenneker

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Dina Kahri man

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Cary Shaw

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Please support faster free credit reports

I would not want to be "spammed" by the credit bureaus trying to sell me their services if I were to take advantage of getting an annual "free" credit report; that credit report should be free of cost and free of solicitations.

I also urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Finally, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Jean-Paul Otin

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Brooke Schedneck

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Asa Runefelt

Thursday, April 15, 2004 Page

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Peter Schermerhorn

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Please support faster free credit reports

No IOU was intended to occur as a result of this legislation. I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. As a consumer, I think it is unconscionable to force me to give up personal information in order that I might receive this new federal right to a free credit report.

Lindsey Cadot

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Please support faster free credit reports

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Elizabeth Angell

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Howard Kenty

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Janet Hose

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Frances O'Donnell

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Linda Thomas

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Please support faster free credit reports  
I urge you to support legislation that makes annual free credit reports readily available to consumers, rather than allowing credit bureaus to delay access.

Also, the new rule should mandate that information is to be collected only to verify identity, and that it not be admissible to credit bureau data bases. No one should be required to give up personal information in order to exercise their right to a free credit report.  
Cynthia Conturie

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Di na Bozi cas

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I urge you to make annual free credit reports available quickly to all Americans. Delaying access to most of the country at the unjustified request of the credit bureaus is not in the best interest of the people.

Also, the rule should make it very clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.  
Mary Delahanty

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teddy wright

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ann mrvi ca

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marsha orent

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Eleanor Pride

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me, don't think it is fair to give up personal information to take  
advantage of an important new federal right to a  
free credit report. This should be Federaly regulated so that we do  
not have our personal information stolen.  
Machi n McHenry

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Tara Bledsoe

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Jennifer Campbell

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Elka Uchman

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Rosalba Ciampi

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Please support faster free credit reports

I am writing to urge you to make annual free credit reports available more quickly to all Americans. It is unfair that people on the West Coast would be able to get a free credit report in late 2004, while those on the East Coast and elsewhere would have to wait nine months before being able to request the same thing.

In addition, the rule should make clear that information is only collected to verify identity. I and many consumers don't want to be compelled to give personal information in order to exercise a federal right to a free credit report. We also object to allowing credit bureaus to use our information for their own marketing purposes. Please clean up this rule to protect consumers from being targeted by credit bureaus simply because they requested a credit report that is their right to receive.  
Susan Tornheim

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ed sturm

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Ray Pfeiffer

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No.  
R411005

Please support faster free credit reports

We strongly urge you to make annual free credit reports available  
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Sarah & Robert L'Heureux

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Constance Del Nero

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Priscilla Cogan

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William Burke

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John Lapham

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Mark Falcone

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DEREK OSGOOD

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justin goding

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Christopher Pitts

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Ronald Gallerie

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Norman Speciner

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Jill Brookshire

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Liz Byrnes

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David Cluett

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Mary Johnson

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Leslie Cerier

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A. Goodwin

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Eileen Wheeler Sheehan

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Richard Teague

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Alan Ticotsky

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Stephen Holbrook

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Rachel Wood

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Gail Williams

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Brenda Carroll

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Elaine Tripp

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Richard Wilhelm

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Shelby Marshall

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Mary Sykes

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alyssa lary

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Joy Chambers

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Thank you for your attention to this matter.

June

June Robinson

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seth maislin

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Barbara Libbey

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D. Davis

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Jordan Carduner

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Kareem Talhouni

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Donna Evans

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Aaron Maia

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Lisa Henderson

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Cosmo Sabatino

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Christine Foot

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Because identity theft is a huge new problem, everyone needs to be able to check their credit report without putting their identity more in danger. Also, One call should get through to all agencies. Thank you  
Daphne T Stevens

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B Haack

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We expect the government to protect our rights, not help to diminish or destroy them. Please keep in who it

was that your organization was established to protect.  
Ronald Shepard

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Michael Fairhurst

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Samuel Russell

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The right to a free credit report should not entail more rights for the credit bureaus than it does for the consumer!

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Please make it clear that consumers can request their free credit report without submitting unnecessary personal information and without having to listen to a sales pitch for some unwanted credit-monitoring service.  
Lydia Ievins

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Julie Bermant

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Allan Motenko

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Anne Mackin Krieger

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Ava Morgenstern

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Henri Bourneuf

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Bonnie Wodin

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mark skinder

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Anna Cimini

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Please support faster free credit reports

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Lou bernieri

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Jerome Mc Collom

Thursday, April 15, 2004 Page

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Please support faster free credit reports  
I am deeply concerned that Americans are being taken advantage of by credit agencies in terms of their privacy and quick access to their personal credit information. I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.  
Colleen Kronquist

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The invasion of our privacy from both public and private sources threatens our security and peace of mind. We are now protected from unwanted phone solicitations but the directed marketing used by companies is becoming increasingly invasive.

Michelle Grove

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Shen Paul ey

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Barbara Birdsey

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Jerome Rubin

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Julianne Rovello

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David Fenner

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Tracey Apostolos-Monteiro

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Dan Ruderman

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Michelle Kater

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Annette Trivette

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Matthew Mello

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Sandra Castillo

MA

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Sincerely,  
Trinidad Angulo  
AZ

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Trevor Sponis  
NY

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Chandra Mathew  
MA

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Sincerely,  
Judi Mandl  
CT

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Sincerely,  
Richard Mozzer  
CT

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Sincerely,  
William Gibbs

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Sincerely,  
Franklin Kelenen

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee

To the FTC:

I find myself more and more distrustful of the FTC. Just when I think the FTC is looking out for the consumer, you make a twist to undue the good just accomplished. I do hope you will, on your own, clean up your actions.

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

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Sincerely,  
Rachel Sacco

Thursday, April 15, 2004 Page

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Louis Zaczkiwicz

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Eric Arnett

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Aaron Gorban

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Sincerely,  
Sara Jordan

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Sincerely,  
Jean Boydston  
AR

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Sincerely,  
Kirk Smith  
SC

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Sincerely,  
alison saber  
KS

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Sincerely,  
Melissa Bailey  
VT

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Sincerely,  
Manche Mitchell  
ny

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Jeremy Richardson

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Jim Mearns

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Sincerely,  
Cate Woodruff

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Lawrence Albert

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Nancy Donahue

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Lloyd Seecharran

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Sincerely,  
Linda Tesser  
21 Old Dam Road  
Fairfield, CT 06824

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Sincerely,  
Edith Jacobsen

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I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus. With the increase in identity theft I believe that it is very important to be able to access my credit report annually to make sure that no one is using my identity.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Robin Bisi

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Steven Jacobsen

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Jeff O' Connor

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Adam Edison

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Kay Young

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Sincerely,  
Mark Dunagan

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Alicia Barmon

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rita walsh  
48 carrolton rd  
west roxbury, MA 02132

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James H. Reynolds III

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Dianne Colgan

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Sincerely,

Molly Lippman

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Gerti Laesser

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005  
Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,

CAROLYN HERBERT

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
Michael Watson

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Sincerely,  
Ross Hoel

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
Norman Lyon

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Sincerely,  
Joanne Savoi e

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Sincerely,  
Amanda Johnson

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Sincerely,  
David L. Smith, MD

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Sincerely,  
Chris Downs

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Sincerely,  
Christine Garcia

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Sincerely,  
Kevin Markowski

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Sincerely,  
Janice Mclsaac

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No.  
Page 224

R411005

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Sincerely,  
Kenneth Cohen

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Sincerely,  
Phil Leite

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Sincerely,  
Jonathan Lotz

Thursday, April 15, 2004 Page

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should clearly state that information requested by the credit bureaus should be confined to that which is necessary to create a credit report. Furthermore, the rule should also ensure that any information gathered should be used solely for the purpose of creating the report. Many consumers, including me, believe that the right to keep their personal information private should not be jeopardized in order to take advantage of an important new federal right to a free credit report.

Sincerely,  
Nancy Symeonoglou

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
Jessica Raniere

Thursday, April 15, 2004 Page 186 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Please support faster free credit reports

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Finally, I object to allowing credit bureaus to run ads when I access my credit report. Consumers should not be subject to this kind of commercialism while conducting ordinary business activities.  
Robert Larson

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Thomas Frye

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Sincerely,  
Dennis Greenley

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Sincerely,  
Rosemary Adams

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Dale Newfield

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Steve Spietsnogle

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Liza Mueller

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Robert Moore

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Sincerely,  
David Lockwood

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Glenn McDermott

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Melissa Benton

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Adrian McNairn

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Denyce Rusch

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Brenda Edzenga

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Sincerely,  
Perry McCorkle

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Amy Bredes

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John & Georgetta Glass Glass

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Sincerely,  
Misty Heckenliable

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Sincerely,  
Rachelle Matherne

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Yuri Tadesse

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Sincerely,  
Sid Goldstein

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Rex Wycherley

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Sincerely,  
Daniel Verinder

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Sincerely,  
Abigail Breuer

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Sincerely,  
Mary Stodgel

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Importantly, the rule should make clear that information is only collected to verify identity. Many consumers, including me, do not think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Bonnie T. Poulos

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Sincerely,  
Elaine Bevilacqua

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Jerron Wesley

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Sincerely,  
Trevor Meyers

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Sincerely,  
Thomas Artin

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LM Gussow

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Geniene Catalano

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Sincerely, Linda Zoblotsky  
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Sincerely,  
Karen Munro

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I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, and VERY IMPORTANT to me, the rule should make clear that information is ONLY collected to verify identity. I value my privacy too much to be required to give up personal information in order to take advantage of an important new federal right to a free credit report.

Sincerely,

Peggy Wenrick

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Sincerely,  
Fred Tenzer

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Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
amy evans

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

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Sincerely,  
Carlo Pati

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

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Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Sarah McNaull

Thursday, April 15, 2004 Page

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly

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to all Americans, rather than delaying  
access to most of the country at the unjustified request of the  
credit bureaus.

As a person who has already been hurt financially by unauthorized  
use of credit data by some, I want to see  
my rights preserved while still being allowed to know as quickly as  
others about my credit.

Also, the rule should make clear that information is only collected  
to verify identity. Many consumers, including  
me, don't think it is fair to give up personal information to take  
advantage of an important new federal right to a  
free credit report.

Sincerely,  
Kay Page Greaser

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No.  
R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly  
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free credit report.

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R411005

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Also, the rule should make clear that information is only collected  
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advantage of an important new federal right to a  
free credit report.

Sincerely,  
Crystal Bevans  
crystal Bevans

Thursday, April 15, 2004 Page

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I have been made aware of problems regarding credit reports and the use of my personal information.

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
David Farver

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Gloria Star-Roess

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

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Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Terence O'Malley

Thursday, April 15, 2004 Page

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Stephen Burns

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
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I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

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Sincerely,  
Alexandra Winters

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005  
Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Lloyd Midyett

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005  
Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Eleanor Mason

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005  
Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the

credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
joe dreano

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

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Sincerely,  
Elizabeth Wright

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
megan Livingston

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
RICHARD JOHN

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Joseph Landis

Thursday, April 15, 2004 Page

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly

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to all Americans, rather than delaying  
access to most of the country at the unjustified request of the  
credit bureaus.

Also, the rule should make clear that information is only collected  
to verify identity. Many consumers, including  
me, don't think it is fair to give up personal information to take  
advantage of an important new federal right to a  
free credit report.

This important new law will allow Americans to take better control  
of their credit, to be fully informed, and to  
protect themselves. This should be available to ALL Americans as  
soon as possible.

Sincerely,  
Amanda Everse

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No.  
R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly  
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Also, the rule should make clear that information is only collected  
to verify identity. Many consumers, including  
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advantage of an important new federal right to a  
free credit report.

Sincerely,  
Greg Johnson

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No.  
R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly  
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Also, the rule should make clear that information is only collected  
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advantage of an important new federal right to a  
free credit report.

Sincerely,  
Sara Langford

Thursday, April 15, 2004 Page

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

I know that as an American you will understand the need for security and privacy. What if terrorist had access to this info and exploited it?

Sincerely,  
Noah Wood

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

As someone who has suffered from fraud, I feel the lack of information on one's own credit and the difficulty in obtaining it is more detrimental to my ability to run my finances well.

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Private agencies (or the government) should not be able to make use of that information for any other purpose.

Many consumers, including me, don't think it is fair, and indeed think it endangers our security and our rights to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Larisa Mann

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Carolyn Hudson

Thursday, April 15, 2004 Page

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
John Maxwell

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Please support faster free credit reports

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Recently I tried to obtain a "free" credit report on-line and after initially signing up for an on-line report (or so I

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thought) I received nothing for three weeks. The bottom line is, after finally receiving my access code by tracking someone down via telephone, I accessed the "free" report online (which was a piece of crap, totally useless) and within 5 days of this my credit card was charged \$79.95 for the service I had supposedly cancelled before receiving my access code.

When I called back to complain, they basically explained that you had to sign up for their service first (the \$79.95 thing) and THEN cancel it - there was no way to receive the "free" credit report without first signing up for the service. This is not "free" and of course, they rely upon people not cancelling because it is not obvious from the website that you sign up for anything when you request the "free" credit report, and it certainly does not tell you that it is an \$80 service you are agreeing to.

Free is free. And these reports should not be coming from private entities who finagle all sorts of ways of enticing you, often deceptively, into buying their products.

Why not step to the plate and help consumers for once, instead of always helping big businesses? C'mon, FTC, do the right thing here. Release the reports early, and make them really free.

Barb Carter

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,

Bonnie Reynolds

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Kenneth Grossman

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Peggie Jo Vincent

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Since when has such power to invade privacy been given to anyone in history? Not only that, Credit bureaus now have the power to make a break an American simply by giving these inaccurate reports to employers, mortgage companies and insurance companies.

Look at the websites! They make money off the BIG BUSINESS of selling inaccurate reports to consumers.

PLEASE protect the consumer and do not give corporate America & credit bureaus such power. They are making our life as US citizens miserable, by not allowing FREE access to clean inaccuracies.

Sincerely,

Barbara Beck-Azar

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005  
Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Lauren Von Ende

Thursday, April 15, 2004 Page 209 of 682  
To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005  
Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

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I HAVE HAD STRONG NEGATIVE EXPERIENCE WITH ABUSE OF INFORMATION HELD IN CREDIT REPORTS. CITIZENS SHOULD NOT BE SUBJECT TO ABUSIVE MARKETING PRACTICES AS THE RESULT OF CREDIT INFORMATION BEING SOLD FOR PROFIT.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
George Craig

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005  
Faster free reports, with a privacy guarantee  
To the FTC:

I am one of the many American citizens to recently become a victim of Identity Theft. I am happy to hear that annual free credit reports are to become available in the near future. This access will be much appreciated by those of us who are aware of the importance of checking our credit. However, I do urge you to make them available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. I am not saying that these free credit reports should be easier for say, somebody else posing as you, to get your credit report. I had this happen to me and I was told by this credit bureau that it was out of their hands and that it was due to the fact that the public desires less hassle in getting their reports. I believe this is true, but not at the risk of handing over a credit report to the wrong person. As I would hope you already know, a person's credit report contains tons of sacred information and it should be handled with respect.

Sincerely,  
Stephanie Whittler

Thursday, April 15, 2004 Page

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Stuart Johnson

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Thank you so much!

Sincerely,  
Darrell Vail

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

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Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
James Helriggle

Thursday, April 15, 2004 Page

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
David Link

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Richie Kohan

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
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To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Pat Nicholson

Thursday, April 15, 2004 Page

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Judith Boggess

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including

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me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,

Amy Jo Sutterluety

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of other interests.

Additionally, the rule should make clear that information is collected only to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

I have personally suffered these abuses of the current credit system since I had a bank account in my name. I hope that the FTC can prevent further abuses with the passage of this new mandate.

Sincerely,  
Mathew J Kelly  
Mathew Kelly

Thursday, April 15, 2004 Page

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Joanne Lyman

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,

Steven Souza

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,

Seth Landau

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the

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credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Rebecca Cunningham

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Tom Korey

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

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Sincerely,  
Shawn Radcliffe

Thursday, April 15, 2004 Page

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
Marc Kirschenbaum

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Sincerely,  
Bradley Bethel

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Sincerely,

Peg Tileston

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Sincerely,  
Joshua Pelta-Heller

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Sincerely,  
Ty Markham

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Sincerely,  
Gabriel Gloden

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Sincerely,  
Edmund FitzGerald

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Sincerely,  
William Wilson

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John T. Maniatis

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James Nikora

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Sincerely,  
Jerry Caldari

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Sincerely,  
Jamie Rake

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Sincerely,  
Steve Johnson

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Sincerely,  
erika freiberger

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Sincerely,  
Stanley Fuhrman

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John Lettiere

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Sincerely,  
Russell Gatrell

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Laura Grguras

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Chad Bollenbach

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Greg Loflin

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Sincerely,  
Richard S

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Dee Darrell

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Kathleen Van Luchene

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Christopher Wright

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Ronn Koester

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
Jeff Clarke

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Sincerely,  
casey hengen

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Karin Eaton

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David M. Lickness

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Sincerely, YOU HAVE ENUFF INFO ABOUT U S CITIZENS YOU DON'T NEED  
MORE WHAT DO YOU PLAN  
TO DO WITH IT? SELL IT TO SOME COMPANY SO I CAN GET MORE JUNK MAIL  
LAST MON I GOT 23  
PIECES OF MAIL IN MY BOX PLUS ONE BOOK I SAY ENUFF!!!!!!  
MARY LYNCH

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Mary Brodoway

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Sincerely,  
Jean Fulford

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Faster free reports, with a privacy guarantee  
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Sincerely,  
Jennifer Snyder

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Sincerely,  
Agnes Bird

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Sincerely,  
Bernadette Geller

Thursday, April 15, 2004 Page

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Sincerely,  
Trisch Van Sciver

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Sincerely,  
Virginia Alpaugh

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Charlie Bakken

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Dan Johnson-Weinberger

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Sincerely,  
Olive Wilson

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Sincerely,  
Seth Johnson

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Sincerely,  
Josephine Trott

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee

Please consider legislation making annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

This legislation should ensure that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Rachel Cogent. Santa Fe

Thursday, April 15, 2004 Page

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Sincerely,  
Jonathan Matthews

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus. Let's just get this done!

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report. Let's not make a bad situation worse!

Sincerely,

Douglas B. Robinson

Please do not enable others access to my e-mail address: I \*really\* do not need any more spam. Thank you.

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Sincerely,  
Jenny Heinz

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Sincerely,  
Miriam Ackerman

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Please support faster free credit reports

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

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Kenneth Green

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Faster free reports, with a privacy guarantee

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Sincerely,  
Kevin Cronin

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Rod Groff

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Carolyn Barker

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

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Sincerely,  
Scott Anderson

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Pamela Dunn

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

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Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Matthew Mann

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Lynd Blatchford

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Mary Wagner

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take

advantage of an important new federal right to a free credit report.

Sincerely,  
Dvera Saxton

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005  
Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Phyllis Saliture

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005  
Faster free reports, with a privacy guarantee  
To whom it may concern at the FTC:

I am writing to urge you to make annual free credit reports available more easily and quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus. Credit reports guide so much of our daily lives that this type of information should be freely available to everyone when it is needed. Anyone who has had a bad experience with a credit report error will tell you that knowing this bad information early, and having the opportunity to correct it, would have saved them incredible grief.

Also, it is my firm belief that the rule should make it absolutely clear that information is collected only to verify identity. Many consumers, including me, believe it is unfair to have to give up personal information in order to take advantage of an important new federal right to a free credit report.

Sincerely,  
Michael Rubin

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005  
Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Susan Cady

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005  
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To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

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Sincerely,  
Brian Gillin

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005  
Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly

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to all Americans, rather than delaying  
access to most of the country at the unjustified request of the  
credit bureaus. Unless they provide clear,  
proven reasons for delaying my access to my credit information,  
there should not be a delay.

Also, the rule should make clear that information is only collected  
to verify identity. Many consumers, including  
me, don't think it is fair to give up personal information to take  
advantage of an important new federal right to a  
free credit report. I don't want to have to sift through any more  
spam in my inbox, ignore any more  
telemarketers calling me, or throw away any more wasted envelopes  
and papers offering me more things I  
don't need and am not interested in, than I already have to.

Sincerely,  
Marlea Allen

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No.  
R411005  
Faster free reports, with a privacy guarantee  
To the FTC:

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Sincerely,  
Linda Stevens

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No.  
R411005  
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free credit report.

Sincerely,  
Arista Hickman

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

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Sincerely,  
Mohammed Zagloul

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
Kim Knowlton

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including

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me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
George Sapi n

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

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Sincerely,  
Laura Sadowsky

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

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Sincerely,  
DeBorah Edwards

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No.  
Page 289

R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Annemarie McConnel I -Ogborn

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No.  
R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

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Sincerely,  
Dave Steffenson

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No.  
R411005

Faster free reports, with a privacy guarantee  
To the FTC:

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Please stop with appeasing corporate america and start doing what our Gov told you to do. All things about me are my personal belongings and are not to be shared for profit by your or anybody. Are you human? Well I don't understand why I have to ask you to do what the law already says you have to do. You are not there for profiteering by false advertising and deceptive business practices.

Sincerely,  
The Holmes Family

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country. I would not be able to get a free report until a year from September.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Robert Drysdale

Thursday, April 15, 2004 Page

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Richard Johnston

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Stephen Rhoads

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

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Sincerely,  
Zoey Hampton

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

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I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
William Snedeker

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005  
Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the law should make clear that information only be collected to verify identity. Many consumers, including myself, think it unjust to have to give up personal information in order to take advantage of an important right to a free credit report.

Sincerely,  
Eric McGuire

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005  
Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Ronald Portz

Thursday, April 15, 2004 Page

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Kayly Newcomer

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Donna Cummings

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take

advantage of an important new federal right to a free credit report.

Sincerely,  
Tim Woodward

Thursday, April 15, 2004 Page

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

Please make the annual free credit reports available more quickly to all Americans. There is not justified reason to delay access to most of the country at the request of the credit bureaus.

The information gathered by the credit reporting agency should only be used to verify identity. Many consumers, including me, think it is absurd to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,

Kyli an Wrzesinski

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
richard hammond

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

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Sincerely,  
Sara Trepanier

Thursday, April 15, 2004 Page

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Kelly Riley

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including

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me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Claudia Rydel

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee

To the FTC:

Americans should be able to receive a copy of their credit report quickly and without an invasion of their privacy.

When our family was purchasing a house the report came back saying we had an unpaid credit card bill. We

had never owned this credit card. It had been wrongly reported to our name. After many phone calls over a weeks period we where able to correct the error. Checking your credit report is essential.

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Johnna Roberts

Thursday, April 15, 2004 Page

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee

To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Peter Tiffany

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

At the same time, I don't like credit card companies accessing credit reports just to send credit card solicitations in the mail. Information should not be given out without the express permission of the credit owner. Your attention to this matter is appreciated.

Thank you,

Sincerely,  
Frances Rouse

Thursday, April 15, 2004 Page 246 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

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Sincerely,  
James Von Ende

Thursday, April 15, 2004 Page  
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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
Page 298

To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
diane marchetti

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

Like most Americans, I worry about privacy issues, identity theft, etc. I support freer and easier availability of credit reports. I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Norman Schwartz

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

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Sincerely,  
Ruth Herling

Thursday, April 15, 2004 Page

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Susan Quimby

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
scott hassell

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected

to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Julia Rice

Thursday, April 15, 2004 Page

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the corporate-centered request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

The government cannot allow money-motivated corporations willing to sacrifice ethics and individual privacy to taint the benefit of access to free credit reports. Please don't let this happen - don't delay access to annual free credit reports and don't allow collection of more data than absolutely necessary.

Sincerely,  
Virginia Hutcheon

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

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free credit report.

Sincerely,  
Kenneth Mays

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Ellen J White

Thursday, April 15, 2004 Page

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
Seth Wi ssner

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Sincerely,  
Nichole Long

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R411005  
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Sincerely,  
Jay Bostwick

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R411005  
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Stephen Baker

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Carl Bade

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Sincerely,  
Mark Costa

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Faster free reports, with a privacy guarantee  
Page 304

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Sincerely,  
Cadence Anderson

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Sincerely,  
Michael Monahan

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Sincerely,  
Cynthia Lettiere

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Anita Flagstad

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Robert Morgan

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Sincerely,  
Jamie Shombert

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Sincerely,  
Albert Wilson

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

Please block efforts to make it easier to interfere with our timely access to our own credit information. Further, please act to protect us from intrusion into our personal information by outsiders. In this time of identity theft, outside access must be greatly restricted.

Specifically:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

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Sincerely,  
Carolyn Chapin

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Sincerely,

Scott Sheridan

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Maureen Bloesch

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W Jesse Perry

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Sincerely,  
serena schwartz

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Michael Letendre

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Sincerely,  
Michelle Cooklin

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To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus. All they are interested in is filling their pockets at our expense.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report. In that sense it is no longer free because you pay for it dearly with your privacy.

Sincerely,  
Miriam Greenwald

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
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Don't sell me out. Thank you.

Sincerely,  
Lowell Fitch

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Lois Hluhan

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Sincerely,  
gretchen steel e

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Ali Gates

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Sincerely,  
Mary Johnson-Hamburger, M.D.

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Sincerely,  
Gloria Schneidermccoy

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
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Serve the consumer's interests, not those of financial corporations!

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Nancy Vintilla

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Kathleen Aucamp

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Rebecca Glasscock

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Asher Ailey

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Don Tarbet

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Patti Carlile

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No.  
Page 315

R411005

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Steve Heitzenrater

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Sincerely,  
Ed Haggard

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000038.ans

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Please take note of my request. I consider it important!!!

Sincerely,  
\  
Lu Parbery

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Ann C. McGill

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Julianne Derken

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Sincerely,  
ELLIOT HUNT

Thursday, April 15, 2004 Page

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Ashley Yonker

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Lucille Fritz

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Anne Allen

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Melora Horvath

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Mary Ann Mundy, SSMN

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greg pasquarello

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Mary Ann krszal

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Elizabeth Cushman

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Sincerely,  
mary anne simpson

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Marcus Evans

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carolyn pi tlock

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Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Edward Waxman

Thursday, April 15, 2004 Page

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

I believe the right to a free report is long overdue and should not possess clauses that make our personal information available to anyone. The faster this new law is implemented for all people the better. There is no reason for the almost one year delay in making it available nationwide.

Sincerely,  
mary tyler

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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To the FTC:

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Sincerely,  
nancy files

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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To the FTC:

000038.ans

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Sincerely,  
Elizabeth Wittmer

Thursday, April 15, 2004 Page

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Sincerely,  
Tibor Sipos

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
Ellen Naney

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Sincerely,  
Jane Tousman

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
T. Dawkins

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Please act on this now.

Sincerely,  
Michael Fetters

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

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Sincerely,  
Pamela Nordhof

Thursday, April 15, 2004 Page

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus. We shouldn't have to wait until sept of 2005 to get a free credit report

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report. Let's hold the bureaus accountable to do a good

job in a timely manner. Thank you.

Sincerely,  
Joseph Canfora

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005  
Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

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Sincerely,  
Nancy Longo

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005  
Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report. I also feel the credit bureaus should not be able to piggyback on my credit report request by trying to sell me other products.

Sincerely,  
Colleen Cummins

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005  
Faster free reports, with a privacy guarantee  
Page 327

To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Richard Ducotey

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Sincerely,  
Deanna Sarvis

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Sincerely,  
Brandi Cordova

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Sincerely,  
david schreiner

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Sincerely,  
Stephan Morse

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Sincerely,  
Wanda Kriner

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
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Sincerely,  
Richard B. Wilcox

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

Free credit reports will improve the quality of the credit data that banks and other lenders use. This will help promote quality in the reported data. How can you be apposed to high quality information for banks and other lenders?

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Mark Hansknecht

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
Gabrielle Charest

Thursday, April 15, 2004 Page

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Sincerely,  
Jeff Barnum

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
James Toczynski

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I shouldn't have to be writing you this letter. I shouldn't have to urge you to make annual free credit reports available more quickly to all Americans.

It should be made clear that information is only collected to verify identity. It is underhanded and misleading to have to give up personal information to take advantage of an important new Federal right.

Obviously credit bureaus will never have the citizens of the United States' best interest at heart. Those interests are entrusted to you. Don't let any more of them be sold to corrupt corporate interests on your watch.

Marie Kelley

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
Jan Bills

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Sincerely,  
Rev. Adrian Burke, O. S. B.  
Adrian Burke

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Sincerely,  
Paul Dussault

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Faster free reports, with a privacy guarantee  
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Sincerely,  
Mary Hartz

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005  
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Sincerely,  
Priscilla Skerry

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Sincerely,  
christopher biddle

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Sincerely,  
Elaine Fischer

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Sincerely,  
Anthony Ivankovic

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Sincerely,  
Julianne Gould

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Sincerely,  
James Nelson

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Sincerely,  
JOHN BYK

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
Page 336

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I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

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Sincerely,  
Helen R Hoyt

Thursday, April 15, 2004 Page

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Sincerely,  
Yit Tisoni

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Sincerely,  
Lorraine Birkmeier

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Sincerely,  
Paul Connie

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Sincerely,  
Elizabeth Burke

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Sincerely,  
Brian Sheikh

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Sincerely,  
Mary Johnson-Hamburger, M.D.

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Sincerely,  
Sharon DeLiso

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Sincerely,  
Cheryl Thompson

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Sincerely,  
David Houck

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Sincerely,  
Rebecca Summer

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Sincerely,  
Nahum Castillo

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Sincerely,  
Carolyn Totten

Thursday, April 15, 2004 Page

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Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair - or even constitutional - to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Stephen Rector

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Please protect our rights instead of letting us be used by the credit bureaus for their own benefit. The credit bureaus have taken advantage of consumers and misused their position to create problems for consumers.

Sincerely,  
Steven Goldstone

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Sincerely,  
Anne Weekley

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Sincerely,  
Laurie Woods

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

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Sincerely,  
Hillary Downing

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Sincerely,  
Janine Panna

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Sincerely,  
Ted Hatzivramidis

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Sincerely,  
Debbie Pettibone

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Sincerely,  
Michael Merzowski

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Sincerely,  
Richard Neill

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Sincerely,  
Doug Norton

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If this information they wish to collect is so valuable to the credit bureaus, perhaps we should be compensated for it.

Sincerely,  
Larry Magaw

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
Laura Phillips

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Sincerely,  
Maryll Jones

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Sincerely,  
Nancy Hale

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Sincerely,  
Karen Elias

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Sincerely,  
Jessica Gawlik

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Sincerely,  
Sarah Samore

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Sincerely,  
Maura Buckley

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Sincerely,

Kevin McDonald

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Sincerely,  
Jeanne Fitzgerald

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Sincerely,  
Ellen Mendelsohn

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Robert Drummey

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Sincerely,  
brian koepel e

Thursday, April 15, 2004 Page

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Sincerely,

Elvie Elizer

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Sincerely,  
John Redmon

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Sincerely,  
JOSEPH SCHMITZ

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly

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Sincerely,  
Billie Alarie

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Mitch Abrams

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Sincerely,  
Stefan Athanasiadis

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Sincerely,  
Jason Tam

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that only necessary information is to be collected to verify identity, rather than allowing credit bureaus to then use personal information for their own purposes - and on top of that to use the transaction as "doing business" so that they can place unwanted phone calls to citizens who take advantage of the new federal right to a free credit report.

Thank you.

Sincerely,  
Nancy Kahl er

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
M. Cynara Stites

Thursday, April 15, 2004 Page

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Susan Pratt

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Sincerely,  
Mr. Bela Ryan

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David Ramm

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Sincerely,  
PATRICK THOMPSON

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Jay Huffman

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Sincerely,  
Kathryn Gray

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Sincerely,  
KIM MERVILLE

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005  
Faster free reports, with a privacy guarantee  
Page 357

To the FTC:

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Sincerely,  
Gregory Buck

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Sincerely,  
Jennifer Johnson

Thursday, April 15, 2004 Page

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus. If the credit bureaus are concerned with the sudden impact on their systems when it is first offered, they should begin phasing in prior to the final deadline. They have massive resources at their command and could complete a phased rollout by

the deadline.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report. This is a ploy by the credit bureaus to link collection of additional information as a precondition before each consumer may get their annual report. This cannot be permitted and is not in the spirit of the rule.

Sincerely,  
John Hatcher

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
Jennifer King

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Sincerely,  
Linda Patzke

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Sincerely,  
William Kemps

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Sincerely,  
Karen Satcowitz

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Please support faster free credit reports

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

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Richard Chase

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Faster free reports, with a privacy guarantee  
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Sincerely,  
Susan Ayr

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

I recently spent a good deal of time and effort to beat a bogus collection in Court, and now will also have to spend even more time to clean up my credit. Since I do not have the resources to collect money that others owe me, I strongly object to companies that file bogus claims against individuals. My credit is a wreck because of those, and the credit bureaus treat consumers very rudely. It is time to clean up the corruption in the credit industry.

Sincerely,  
Michael Earle

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No.  
Page 361

R411005

Faster free reports, with a privacy guarantee  
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Sincerely,  
Erica Schiller

Thursday, April 15, 2004 Page

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Sincerely,  
Dennis Yee

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Matt King

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James Sweeney

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advantage of an important new federal right to a  
free credit report.

Sincerely,  
Jonna Ruby

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No.  
R411005  
Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly  
to all Americans, rather than delaying  
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Also, the rule should make clear that information is only collected  
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Sincerely,  
John Wrobel

Thursday, April 15, 2004 Page

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Sincerely,  
Maureen Mead

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Sincerely,  
margie dittoe

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Sincerely,  
Chris Lopez

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Sincerely,  
Daniel Weiss

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Sincerely,  
Jon Brams

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Sincerely,  
Kaki Robinson

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Sincerely,  
DAVID CHESNEY

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Sincerely,  
Joseph Bucci

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Sincerely,  
Karen Hurst

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Sincerely,  
Janet Whetsel

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Sincerely,  
Nola Martin

Thursday, April 15, 2004 Page

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Sincerely,  
monica thiel

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Sincerely,  
Jennifer Mckendrick

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Sincerely,  
Dr. Walter R. Hoeh

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Sincerely,  
maria vanwinden

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Sincerely,  
Mitchell Sendrowitz

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Sincerely,  
Mary Baker

Thursday, April 15, 2004 Page

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I have watched with some apprehension the efforts now underway to couple free credit card reports with unnecessary delays for the convenience of credit bureaus, coupled

with provisions that amount to invasion of privacy.

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. I am one of many consumers who feel it is not fair to have to give up personal information to take advantage of an important new federal right to a free credit report.

Please act to protect the public.

Sincerely,  
Max Heinrich

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005  
Faster free reports, with a privacy guarantee  
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Sincerely,  
Charles Williams

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Sincerely,  
John Timothy Leonard

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Sincerely,  
Curtis Graf

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Sincerely,  
Paul Johnson

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Sincerely,  
Arthur Olson

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James Brooke

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Sincerely,  
Meredith Needham

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Page 374

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Sincerely,  
Wilhelmina Lanz

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Linda Taylor

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Robert C. McLear

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SJ Hutchinson11

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William Conk

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. Page 376

R411005

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Jerome Kirsling

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Paul S. McCarthy

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Barbara van Davis

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Sincerely,  
Anjuli Kronheim

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I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus. FOR MANY OF US, ESPECIALLY SMALL BUSINESS OWNERS, OUR CREDIT RATING IS OUR MOST IMPORTANT ASSETS. AND SOME OF US NEED TO HAVE OUR CUSTOMERS PROVIDE US WITH THEIR CREDIT HISTORY IN A TIMELY MANNER.

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Sincerely,  
Carol Maurer

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William E. Lahti

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Sincerely,  
David Lee Hanson

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Sincerely,  
Gabriel Gardner

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John Warfield

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Jeannine Harris

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Mike Ogren

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Rita Stull

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Sincerely,  
Kurt Stuckey

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Sincerely,  
Randy Broglin

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Sincerely,  
David Rogers

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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I urge you to make annual free credit reports available more quickly  
Page 382

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Art Hanson

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Valerie Heinen

Thursday, April 15, 2004 Page

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Sincerely,

Robert Boden II

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I am a 72-year old, retired educator.

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Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Please hurry.

Sincerely,  
Fred Cruckson

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Sincerely,  
Patricia Longoria

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying

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access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Austin Paulnack

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
Jeannette Walters

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Sincerely,  
Jeigh Hayes

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Sincerely,  
Barb Rode

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Sincerely,  
Roger Burkhart

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Sincerely,  
Natalie Hanson

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Sincerely,  
sara zozula

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Sincerely,  
Jan Kilpatrick

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. Page 387

R411005

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Sincerely,  
John Anderson

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Sincerely,  
Michael Dollinger

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Sincerely,  
Cheryl Lingsch

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Sincerely,

Mary Baker

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Sincerely,  
Jill Canoyer

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Sincerely,  
Michael McGilivray

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R411005

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Sincerely,  
Barbara Stewart

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Sincerely,  
rick gottschling

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Sincerely,  
Keith LaDue

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Sincerely,  
Karl a Wade

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Sincerely,  
nancy blackwood

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
Federal Trade Commission,

As someone who has had to correct credit agency reports three times, I urge you to make annual free credit

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reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of one of our own federal rights, a right to a free credit report.

Faithfully yours,  
Eric Piehl

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Sincerely,  
Arlene Oey

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free credit report.

And credit bureaus should not be allowed to use my request to deluge me with advertising.

Sincerely,  
Elizabeth Morris Downie

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
Stephen and Connie Caruso

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Sincerely,  
DESIREE TIRADO

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How much more will be taken from us? Was George Orwell on the money just a few years off?  
Sincerely,  
Fred Boesi

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Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

I also feel that credit reports should not be given to anyone unless you give the credit report agency permission to do so.  
Anthony Byk

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Jimmy Collins

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Sincerely,  
Paul Reagan

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus. The idea of rolling it out West to East but do it in 6 - 8 weeks not so long that it takes till September 2005! There's no justification for that kind of delay.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Daniel Turk

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John Mulhall

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Sincerely,  
Jim Sweeney

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Sincerely,  
Margaret Mullenschlader

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Please support faster free credit reports

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Constance Sumberg

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Sincerely,  
Christopher Dunham

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Hollins Palmer

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Damon Campagna

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Robert A. Hall

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Fred Mayer

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Sincerely,  
Art Hanson

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Sincerely,  
Nancy Blake

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Sincerely,  
Rick Rooney

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Sincerely,  
Marla Bottesch

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Sincerely,  
Lillian Miller

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Sincerely,  
Gene Vapenik

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Sincerely,  
Dirk Faegre

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Sincerely,  
Marie Sellitto

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Sincerely,  
Suzette Henderson

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Sincerely,  
Mary Jo Kearns

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Sincerely,  
Jason Young

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Jason Hintz

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Sincerely,  
John Curotto

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly  
Page 405

to all Americans, rather than delaying  
access to most of the country at the unjustified request of the  
credit bureaus.

Also, the rule should make clear that information is only collected  
to verify identity. Many consumers, including  
me, don't think it is fair to give up personal information to take  
advantage of an important new federal right to a  
free credit report.

Sincerely,  
Erica Howard

Thursday, April 15, 2004 Page

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No.  
R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly  
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Also, the rule should make clear that information is only collected  
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advantage of an important new federal right to a  
free credit report.

Sincerely,  
Paul Mannheim

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No.  
R411005

Faster free reports, with a privacy guarantee  
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Also, the rule should make clear that information is only collected  
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me, don't think it is fair to give up personal information to take  
Page 406

advantage of an important new federal right to a free credit report.

Sincerely,  
John N. Curotto

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005  
Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
John Payne

Thursday, April 15, 2004 Page

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005  
Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Stephen O'iker

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Raymond Cohen

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
James Barker

Thursday, April 15, 2004 Page

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

Identity theft is a growing concern with many Americans. I thank Congress and FTC for working to protect consumers. I am however, concerned with some details in regard to

the new rule changes in annual credit reporting to consumers.

The rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Jay Erb

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005  
Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Nancy Lahner

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005  
Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

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Sincerely,  
William Iltzsche

Thursday, April 15, 2004 Page

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Jane Olson

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Keep the information provided private; do NOT sell it or give it to anyone else.

Sincerely,  
Dave Petrashek

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected

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to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,

Douglas McKinley

Thursday, April 15, 2004 Page

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Judy Bird

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Kristine Hargreaves

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

Good day. Please make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Respectfully,  
Leslie Martel

Thursday, April 15, 2004 Page

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Melinda Douglass

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Teddy Lancaster

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

Make annual free credit reports available more quickly to all Americans instead of bending to the whims of the credit bureaus which are requesting incremental rollouts.

Also, the rule should make clear that information is ONLY collected to verify identity. In an era when our privacy is eroded on a daily basis I believe it's unfair and unnecessary to ask consumers to give up personal information in exchange for an important new federal right to a free credit report. What an Orwellian way of thinking.

Sincerely,

Kay Vinson  
Kay Vinson

Thursday, April 15, 2004 Page

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Janet Windexnecht

, NJ 0

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Michael Bramlett

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Suzanne Shoemaker

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

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I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

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Sincerely,  
Douglas Rofrano

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005  
Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Elsa Russell Lichtenberg

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005  
Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
David G. Shappiro  
David Shappiro

Thursday, April 15, 2004 Page

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Please support faster free credit reports

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.  
norman shotz

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee

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I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Marian Cool ey

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee

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I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

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Sincerely,  
Michael Zuckerman

Thursday, April 15, 2004 Page

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
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I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

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Sincerely,  
Eileen Conner

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

We urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. We don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Mary & Gerald Fisher

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Sincerely,  
Robert Vanden Bosch

Thursday, April 15, 2004 Page

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Sincerely,  
Yoga Prakasa

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Sincerely,  
Aidan Doran

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report. This could also be a dangerous practice due to the already rampant problems with identity theft.

Sincerely,  
John McKenna

Thursday, April 15, 2004 Page

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
Dick Cookman

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Sincerely,  
Kathryn Eberstadt

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
Patricia Hollie

Thursday, April 15, 2004 Page

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
Kenneth Faba

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005  
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Sincerely,  
Iana Conner

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Sincerely,  
John Sexson

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
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Sincerely,  
William Cutler

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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To the FTC:

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Sincerely,  
Kyle Svendsen

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
Tracy Kunstmann

Thursday, April 15, 2004 Page

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

I live on the East Coast and I understand that I will have to wait until September of 2005, NINE MONTHS longer than the West Coast!

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Jane Young

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

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Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Please protect our right to privacy.

Sincerely,  
Ruth Miner

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005  
Faster free reports, with a privacy guarantee  
To the FTC:

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Sincerely,  
Katherine Meyer

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Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Mark Weber

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005  
Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly

to all Americans, rather than delaying  
access to most of the country at the unjustified request of the  
credit bureaus. Since credit reports move across  
state boundaries, this should be available to all the states not  
just a few.

Also, the rule should make clear that information is ONLY collected  
to verify identity. Many consumers,  
including me, don't think it is fair to give up personal information  
to take advantage of an important new federal  
right to a free credit report.

I also want to see credit bureaus stop selling privacy guard  
services, when they are the ones to create a need  
for them in the first place. I no longer want them to be allowed to  
compromise my security in the first place by  
selling my private information to strangers and third parties, while  
at the same time selling me services that  
are supposed to prevent this in the first place.

Sincerely,

S. Genemaras

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No.  
R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly  
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credit bureaus.

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free credit report.

Sincerely,  
Julie Costa-Malcolm

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No.  
R411005

Faster free reports, with a privacy guarantee  
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I urge you to make annual free credit reports available more quickly  
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me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Brendan Gallivan

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
Michael Levine

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Abigail Clark

Thursday, April 15, 2004 Page

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. Page 426

R411005

Faster free reports, with a privacy guarantee  
To the FTC:

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Sincerely,  
Laura MacKimmie

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No.  
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Sincerely,  
Gordon Wildermuth

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Sincerely,  
Maryann Whiteman

Thursday, April 15, 2004 Page

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Sincerely,  
Linda Freier

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Sincerely,  
Terrance Madden

Thursday, April 15, 2004 Page

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Sincerely,  
Carol Geraghty

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Sincerely,  
wesley sanford

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Sincerely,  
Steve McInally

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Sincerely,  
Elaine Long

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Sincerely,  
David Duttweiler

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Sincerely,  
Suzanne Faust

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Sincerely,  
Sheryl LaRosa

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Sincerely,  
Frank Myers

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This is long overdue and we would greatly appreciate your supporting the availability of our own information for ourselves. Thank you for your consideration.  
Sincerely,  
Teresa Koschmeder

Thursday, April 15, 2004 Page 360 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Please support faster free credit reports

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

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Joseph Curl

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly  
Page 432

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Sincerely,  
Kellie McGettigan

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No.  
R411005

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Sincerely,  
Glenn S. Mente

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No.  
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Sincerely,

Rami A.  
Rami Azar

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
Lynda deminico

Thursday, April 15, 2004 Page

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Sincerely,  
Byron Early

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Sincerely,  
Jess Stewart

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Sincerely,  
Ann Foisy

Thursday, April 15, 2004 Page

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Sincerely,  
Dave Hornstein

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Sincerely,  
Ryan Little

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Sincerely,  
Victoria Blackford

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Sincerely,  
Mike Valentine

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Sincerely,  
Paul Hansknecht

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Sincerely,  
Mary Jane Nolan

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Faster free reports, with a privacy guarantee  
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I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should clearly limit any information collected to being used only to verify identity. Many consumers, including myself, don't think we should have to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Anne Edwardson

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
JIM HEAD

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Sincerely,  
Jeannine Harris

Thursday, April 15, 2004 Page

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Sincerely,  
Dena Sneed

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Peter Seidel

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Michael Prescia

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Sincerely,  
Rachael Herzberg

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Jeffrey van Davis

Thursday, April 15, 2004 Page

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Jack Petrelli

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Thomas Davis

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James Vaughn

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Sincerely,  
Marilyn Billings

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Sincerely,  
Erwin Luedders

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Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

At the same time, restrict the ability of the credit bureaus to inundate the website used to access my credit with banners and advertisements for unnecessary services.

My credit information is my property and my right to privacy should be protected by any law or program enacted.

Sincerely,  
Gerard Doran

Thursday, April 15, 2004 Page

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Frank Sanfilippo

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Carey Butlien

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Peter Sillis

Thursday, April 15, 2004 Page

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James Colgan

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Sincerely,  
Melanie Driscoll

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Sincerely,  
Louis Bubala

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Faster free reports, with a privacy guarantee  
To the FTC:

As someone who has had her identity stolen, I know how important it is to be able to review one's own credit report. I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

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Sincerely,  
Colleen Redoutey

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Gary Dukart

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Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
David Paul Xavier Burch

Thursday, April 15, 2004 Page

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Robert Beese

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Please support faster free credit reports

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

danelle laflower

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
Carissa Marshall

Thursday, April 15, 2004 Page

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
Katherine Maupin

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Page 449

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Sincerely,  
Robert Cardoza

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
Matthew Shammass

Thursday, April 15, 2004 Page

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Sincerely,  
Tori Lenya Jeffries

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Sincerely,  
Ronald Culver

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Sincerely,  
Jillian Herbst

Thursday, April 15, 2004 Page 376 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
Dan Murphey

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Sincerely,  
Robert & Mary Swain

Thursday, April 15, 2004 Page 377 of 682

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Sincerely,  
Matt Mclean

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Sincerely,

Yukari Rymar

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
Donna Cinelli

Thursday, April 15, 2004 Page 378 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
JAMES MITCHELL III

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

The rule should also MAKE CLEAR that information collected IS SOLELY to verify identity. Many consumers, including me, think it is unfair and offensive to have to provide

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personal information to take advantage of an  
important new federal right to a free credit report.

Sincerely,  
Margaret Bartenhagen

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No.  
R411005  
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Sincerely,  
Blair Anundson

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No.  
R411005  
Faster free reports, with a privacy guarantee  
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Sincerely,  
Anne Hui bregtse  
42 Hillcrest Ln.

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
Judi Zielke

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Sincerely,  
Neil Brown

Thursday, April 15, 2004 Page

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
Darlene Costner

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005  
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Sincerely,  
Allison Westbrook

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Sincerely,  
matt murray

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
Jamie Cohen-Cole

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
Lavinia Maykut

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
Lori Mettel

Thursday, April 15, 2004 Page

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
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Sincerely,  
Kathy Arenz

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
Robert Rose

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. Page 458

R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

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Sincerely,  
Patrick Schretlen

Thursday, April 15, 2004 Page

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
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Sincerely,  
Frank McDowell

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urgently urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of

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Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Karen Jones

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005  
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Sincerely,  
Benson Chiles

Thursday, April 15, 2004 Page 384 of 682  
To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005  
Faster free reports, with a privacy guarantee  
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Sincerely,  
Dan Burton

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005  
Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly

to all Americans, rather than delaying  
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credit bureaus.

Also, the rule should make clear that information is only collected  
to verify identity. Many consumers, including  
me, don't think it is fair to give up personal information to take  
advantage of an important new federal right to a  
free credit report. It makes us vulnerable to identity theft and  
fraud. Please think it over.

Sincerely,  
Nicole Son-Culbreth

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No.  
R411005  
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Sincerely,  
Cindy Hepburn

Thursday, April 15, 2004 Page 385 of 682  
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R411005  
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Sincerely,  
suzanne michalski

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No.  
R411005  
Faster free reports, with a privacy guarantee  
To the FTC:

I strongly urge you to make annual free credit reports available a  
lot more quickly to all Americans, rather than

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bureaucratically delaying access to most of the country based on a wholly unjustified and unwarranted request of the credit bureaus!

Also: the ambiguous rule should, instead, be written clearly and concisely; that such information is to only be collected to verify and identity. Many consumers, like me, see this as being completely unjustified; that we're supposed to just yield our personal information in order to take advantage of an important new federal right to a free credit report!

Sincerely yours,  
Charles Rinehart

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
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Sincerely,  
Jan Elmer

Thursday, April 15, 2004 Page 386 of 682

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Sincerely, Cliff Hurlley Parma, Michigan  
Cliff Hurlley

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
Betty Bernard

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
Karen R. Searle

Thursday, April 15, 2004 Page 387 of 682

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Sincerely, Joel Feldman  
Joel Feldman

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Sincerely,  
Irwin Gardner

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Sincerely,  
MICHAEL HANES

Thursday, April 15, 2004 Page 388 of 682

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Sincerely,  
Curt Herman

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Sincerely,  
Keith Fisher

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Sincerely,  
Steven Miskinis

Thursday, April 15, 2004 Page 389 of 682

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Sincerely,  
Julie Kruger

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
Christina Gubicza

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Sincerely,  
Kisha Hartman

Thursday, April 15, 2004 Page

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Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, I don't want to give up my personal information in order to take advantage of an important new federal right to a free credit report. Please: we want FAIRNESS!

Sincerely,  
Susan Hesse

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005  
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To the FTC:

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Sincerely,  
Drew Mullen

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005  
Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Ultimately this issue comes to down to whether you are willing to do your jobs and protect the American people from predatory tactics by these companies. It will only make the general atmosphere more unpleasant if people keep getting taken advantage, not to mention the fact that enforcement of the rules, and implementation of more effective rules, becomes more difficult each time you give in to industry pressure.

Sincerely,  
Peter Rocco

Thursday, April 15, 2004 Page

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Sue Zimmerman

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Sharon Addison

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the

credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Miguel a Fry

Thursday, April 15, 2004 Page

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Marcia Rocca

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Please support faster free credit reports

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Karena Poonen

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

The rule should make it clear that information is only collected to verify identity. I join the many consumers who oppose surrendering personal information in order to take advantage of an important new federal right to a free credit report.

Sincerely,  
Maura O'Connor

Thursday, April 15, 2004 Page 393 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Anne Kvestich

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Please support faster free credit reports

This is supposed to be a country for the people - not for corporations. I'm really tired of business making money at the expense of the consumer and invading my privacy so someone can make a buck off me by either selling my information or trying to sell me something.

Please make annual free credit reports more easily available to all Americans, instead of satisfying the credit bureaus demands.

The rule should make it clear that information should only be collected to verify identity. No more data bases to track citizens - too much information is being distributed. Recently, my Credit Union had to issue me a new

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Mastercard because my account information was stolen.....

I wish government would protect me instead of business.  
Kayla Melville

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Please support faster free credit reports

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Please make annual free credit reports more easily available to all Americans, instead of satisfying the credit bureaus' demands.

The rule should make it clear that information should only be collected to verify identity. No more data bases to track citizens - too much information is being distributed. Recently, my Credit Union had to issue me a new Mastercard because my account information was stolen.....

I wish government would protect me instead of business.  
Kayla Melville

Thursday, April 15, 2004 Page 394 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Louise Hillman

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

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Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Jean Jenkins

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
John Hyslop

Thursday April 15, 2004 Page 395 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

Annual free credit reports must be made available more quickly to all Americans, rather than delaying access to most of the country (and me in Utah in particular) at the completely unjustified request of the credit bureaus.

The rule MUST make clear that information is only collected to verify identity. I don't want to give up personal information to take advantage of an important new federal right to a free credit report, only to have these scoundrels get new information on me and sell it!!

Sincerely,  
Kevin Lambert

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly

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access to most of the country at the unjustified request of the  
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Also, the rule should make clear that information is only collected  
to verify identity. Many consumers, including  
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advantage of an important new federal right to a  
free credit report.

Sincerely,  
Donna C. Baddley

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No.  
R411005  
Faster free reports, with a privacy guarantee  
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advantage of an important new federal right to a  
free credit report.

Sincerely,  
Sarah Simons

Thursday, April 15, 2004 Page 396 of 682  
To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No.  
R411005  
Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly  
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free credit report.

Sincerely,  
Beth Donelan

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No.  
R411005  
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Sincerely,  
Joseph Civettini

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
alan joseph samson

Thursday, April 15, 2004 Page

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

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Sincerely,  
Lynn Walker

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

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Sincerely,  
Chris Varady

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
Grace Truax

R411005

Faster free reports, with a privacy guarantee  
To the FTC:

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Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Walter Long

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No.  
R411005

Faster free reports, with a privacy guarantee  
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Sincerely,  
Rian Morgan

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No.  
R411005

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Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Diana Kaye

Thursday, April 15, 2004 Page

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
K Zaleski

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Sally K. Hughes

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying

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access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Susan Manning

Thursday, April 15, 2004 Page 400 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Carl M Koch

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access.

Also, the rule should make clear that information is only collected to verify identity. There is no reason why I should have to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Anne Patterson

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

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Sincerely,  
Jason Matejowski

Thursday, April 15, 2004 Page 401 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
Michael -David BenDor

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
Linda Say

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
Rosemary Grace

Thursday, April 15, 2004 Page 402 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
marge everhart

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
Ester Fuchs

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005  
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To the FTC:

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Sincerely,  
david hanau

Thursday, April 15, 2004 Page 403 of 682  
To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005  
Faster free reports, with a privacy guarantee  
To the FTC:

You must make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

In addition, the rule clearly state that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Jody Roes

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005  
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To the FTC:

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Sincerely,  
Craig Sines

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

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Sincerely,  
Dana Gloden

Thursday, April 15, 2004 Page 404 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Please support faster free credit reports

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

David Conna

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
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Sincerely,  
Robert S. Lynch

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
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Sincerely,  
Sarah Stevens

Thursday, April 15, 2004 Page 405 of 682

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Sincerely,  
Barbara Mathers

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005  
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Sincerely,  
Winifred Shaw-Hope

Thursday, April 15, 2004 Page 406 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005  
Faster free reports, with a privacy guarantee  
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Sincerely,  
adam multer

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005  
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Sincerely,  
Pamela Giecek

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
Benjamin Schuetz

Thursday, April 15, 2004 Page 407 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

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Sincerely,  
Jeff Tucker

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

As a mortgage professional I see errors on credit reports on a daily basis. It is important that consumers be

allowed to view their credit regularly and to make corrections when needed.

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Frances Natale

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
David Wilson

Thursday, April 15, 2004 Page 408 of 682

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Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Margaret Escalante

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

000038.ans

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
IRENE PORTER HUNTER

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Please support faster free credit reports

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus. For once, let's put the people who support you, who initially put you into the positions you're in today, ahead of these special interest groups who simply have 2 things on their mind, privacy invasion which equals money through the manipulation of that privacy invasion.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report. Get rid of the loopholes and enact this piece of legislation, now!

Steven A. Castiglioni

Thursday, April 15, 2004 Page 409 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Walter D Penrose Jr

000038.ans

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Sidney Goodman

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Ruth O'Donnell

Thursday, April 15, 2004 Page 410 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Steven Walker

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Virginia Calder

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Ruth Becker

Thursday, April 15, 2004 Page 411 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Jeff Masters

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Kay-Ann Schuck

Thursday, April 15, 2004 Page 412 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I am relying on your intelligence and good will, and hope you will not only support annual free credit reports, but also see that they are available more quickly to all Americans.

Note, too, that the rule should indicate that information is only collected to verify identity. We should not be required to give up personal information in order to benefit from a new federal right to a free credit report.

Sincerely,

Vivian Rosenberg  
Vivian Rosenberg

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Amanda Rodeffer

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
James Manuel

Thursday, April 15, 2004 Page 413 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
David Wimmer

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take

advantage of an important new federal right to a free credit report.

Sincerely,  
Cameron Daggett

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Linda Johnson

Thursday, April 15, 2004 Page 414 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
LoWana Chandler

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

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Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Stephen Rogness

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Amy Walters

Thursday, April 15, 2004 Page 415 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
James Ward

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

000038.ans

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Bob Hasselman

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Ruth Peebles

Thursday, April 15, 2004 Page 416 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Julie Cockriel

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No.  
Page 494

R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I am writing about your proposed rule on delaying access to free credit reports. I urge you to make annual free credit reports available more quickly and equitably to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

It is important that the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report. Having personal information used for other purposes is an invasion of our privacy.

Sincerely,  
Susan DeWind

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Brent Broderick

Thursday, April 15, 2004 Page 417 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Wayne Truax

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Sharon Bleiler

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Julie Geisel

Thursday, April 15, 2004 Page 418 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Ellen Willmore

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Please support faster free credit reports

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Alan Ewald

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee

To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Jerry Williams

Thursday, April 15, 2004 Page 419 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee

To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Pamela Flick

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Locke Prestwich

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Heather Randall

Thursday, April 15, 2004 Page 420 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including

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me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Elizabeth Czak

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I am writing to urge you to make annual free credit reports available more quickly to all Americans. There is no reason to delay access to most of the country just because the credit bureaus request this.

In addition, the rule should make it clear that information is only collected to verify identity. I believe that it is not right to give up personal information in order to take advantage of an important new federal right to a free credit report.

Concernedly,  
Olivia Zivney

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,

Laura Hiler  
Laura Hiler

Thursday, April 15, 2004 Page 421 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying

access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Desmond Glynn

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Shawn Runge

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Shawn Runge

Thursday, April 15, 2004 Page 422 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

000038.ans

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Beth Andersen

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
ann johnson

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Shane Snipes

Thursday, April 15, 2004 Page 423 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
Page 501

To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Maureen Donohue

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Ross Hammersley

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Alan Fink

R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Shawn Runge

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No.  
R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
brenda howell

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No.  
R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Michelle Deering

Thursday, April 15, 2004 Page 425 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

What really disturbs me is that credit bureaus will be able to bombard me with advertising. I HATE receiving so much junk mail.

Sincerely,  
Beverly Coates

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
ann johnson

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a

free credit report.

Sincerely,  
Mary Braunter

Thursday, April 15, 2004 Page 426 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Curt Behnke

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Davi Lakind  
davi lakind

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the greedy credit bureaus who could care less about taking bread off of your family's table.

Also, the rule should make clear the fact that information is only collected to verify a person's identity. Many consumers, including myself, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,

Todd Young

Thursday, April 15, 2004 Page 427 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
ann johnson

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
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Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Becky Swank

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly

to all Americans, rather than delaying  
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Also, the rule should make clear that information is only collected  
to verify identity. Many consumers, including  
me, don't think it is fair to give up personal information to take  
advantage of an important new federal right to a  
free credit report.

Sincerely,  
Cynthia Walston

Thursday, April 15, 2004 Page 428 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No.  
R411005

Please support faster free credit reports

I urge you to make annual free credit reports available more quickly  
to all Americans, rather than delaying  
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credit bureaus.

Also, the rule should make clear that information is only collected  
to verify identity. Many consumers, including  
me, don't think it is fair to give up personal information to take  
advantage of an important new federal right to a  
free credit report.

Sheila Billings

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No.  
R411005

Faster free reports, with a privacy guarantee

To the FTC:

I urge you to make annual free credit reports available more quickly  
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Also, the rule should make clear that information is only collected  
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advantage of an important new federal right to a  
free credit report.

Sincerely,  
barb mckay

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No.  
R411005

Faster free reports, with a privacy guarantee

To the FTC:

I urge you to make annual free credit reports available more quickly  
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Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Nathan Hetrick

Thursday, April 15, 2004 Page 429 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Also, if a person is having financial problems, they should not be inundated with offers of other things to buy, which will only increase their indebtedness if they apply for further credit. Please set reasonable rules that will help a person get out of debt, not increase the amount of their debt. Debt may be good for companies, but is not good for the average American.

Sincerely,  
Patricia McCauley

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Please support faster free credit reports

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Janet Hose

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. It is wrong for these companies to collect any other information and even more wrong to distribute that information without my permission. If I have a federal right to a free credit report there should be no strings attached.

Sincerely,

Anne Goldsmith

Thursday, April 15, 2004 Page 430 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

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Sincerely,  
Debbie Geidenberger

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected  
Page 509

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to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Louis DAHER

Thursday, April 15, 2004 Page 431 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
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Sincerely,  
Robert Sindler

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
Jody Whiteside

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
Melissa Coffey

Thursday, April 15, 2004 Page 432 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

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Sincerely,  
Trudy Wilde

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
Jesse Minor

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

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Sincerely,  
Kristie Turnbaugh

Thursday, April 15, 2004 Page 433 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

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Sincerely,  
Glenn Iuba

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
Charles Graham

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
Debbie Augustine

Thursday, April 15, 2004 Page 434 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

All I need is more credit card companies marketing their junk to me... I get between five and twenty credit card applications each week. It is time consuming, costly for the environment (all that paper!), and quickly perpetuating. It would be nice if I had access to a free credit report without all the costly programs or underground marketing that occurs currently when I request a credit report.

Sincerely,  
Lisa Kilpatrick

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

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Sincerely,

Jimmy Bouma-Holtrop

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report. Also the process of gaining our information should include a protection that disallows marketing efforts to the person seeking his/her records. If the records are mailed, marketing literature can certainly be enclosed, but using e-mail marketing strategies is unacceptable.

Sincerely,

Allen Banbury

Thursday, April 15, 2004 Page 435 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

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Sincerely,  
bernard constantin

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,

Jerry L. Mawhorter  
jerry MAWHORTER

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
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Sincerely,  
Mary Manning

Thursday, April 15, 2004 Page 436 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Please support faster free credit reports

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

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Patricia Parker

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
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Sincerely,  
Carol Gray

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
Laura Moe

Thursday, April 15, 2004 Page 437 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
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Sincerely,  
Heide Bursch

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly

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advantage of an important new federal right to a  
free credit report.

Sincerely,  
Donalee McElrath

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No.  
R411005  
Faster free reports, with a privacy guarantee  
To the FTC:

I want to write to you about my concerns regarding the new law which  
allows consumers to receive one free  
credit report per year.

The rule should make clear that information is only collected to  
verify identity. I do not want my personal  
information sold to some advertising agency. It is not fair to make  
me risk the security of my personal  
information to take advantage of an important new federal right to a  
free credit report.

Sincerely,  
Noah Jansen

Thursday, April 15, 2004 Page 438 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No.  
R411005

Please support faster free credit reports  
I urge you to make annual free credit reports available more quickly  
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Brad Arndt

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No.  
R411005  
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Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Beth Wilson

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

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Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Julie Palmer

Thursday, April 15, 2004 Page 439 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

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Sincerely,  
Ron Klumarczyk

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Please support faster free credit reports

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the

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Charlotte Calnek

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

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Sincerely,  
Shirley Hughes

Thursday, April 15, 2004 Page 440 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

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Sincerely,  
Abbie Spector

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

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Sincerely,  
HELEN SNYDER

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

I also urge you not to allow the credit bureaus to bombard us with ads for other products when we try to take advantage of our new rights.

The rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Elisabeth Brackney

Thursday, April 15, 2004 Page

441 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
austin craley

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
Priscilla Jenkins

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
Lauren Kehr

Thursday, April 15, 2004 Page 442 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including

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me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Mary McCarron

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005  
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Sincerely,  
Beatrice Stone

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005  
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Sincerely,  
Aileen Terra

Thursday, April 15, 2004 Page 443 of 682  
To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005  
Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

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Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Suzanne Glass

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus. Any deviation from this is an act of bad faith and should (and in my case will) be viewed very suspiciously.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

My most significant point is this; Since there is a huge push to rid our information systems of the JUNK EMAIL and SPAM, why would the FTC allow for the exact same distasteful and harassing SPAMMING and PEDDLING of unwanted services by institutions whose very violations and misconduct are the proximate cause of the very legislation being proposed

Sincerely,  
Anthony J Colao

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,

Joseph Pri ebe

Thursday, April 15, 2004 Page 444 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Coreen O'Rourke

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Brian Adams

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take

advantage of an important new federal right to a free credit report.

Sincerely,  
Donald Hellar

Thursday, April 15, 2004 Page 445 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Greg Maloney

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Jennifer Norman

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected

to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Paul Lennon

Thursday, April 15, 2004 Page 446 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Brittany Fox

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Please include restrictions to credit bureaus so that they may not bombard us with advertising for their other products when we take advantage of the annual free credit report as intended by the Congress.

Sincerely,  
Arda Pounds

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
Page 526

To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Clinton Hughes

Thursday, April 15, 2004 Page 447 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Alice Dunford

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Michael Crowden

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

This is extremely important to us, the consumers, please do what you can to make free annual credit reports accessible WITHOUT asking us to do MORE!

Sincerely,  
Nanette Yannuzzi -Macias

Thursday, April 15, 2004 Page 448 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Nicole Stephan

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,

Sr. Norma Rocklage

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available quickly to all Americans, rather than delaying access to most of the country at the request of the credit bureaus.

Identity theft has become so easy that annually checking one's credit report is an important safeguard.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair for financial services companies to make me give up personal information to take advantage of an important new federal right to a free credit report. I do not trust the financial services companies--it is in part their sending out massive numbers of unsolicited credit card applications that has made identity theft so easy.

Sincerely,  
Ruth Fink-Winter

Thursday, April 15, 2004 Page 449 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
maryAnna MacQueen

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

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Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Julianne Smith

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Tony R. Chambers

Thursday, April 15, 2004 Page 450 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Charles S Graham

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the

credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Reed Riner

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Steve McArthur

Thursday, April 15, 2004 Page 451 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Nick Hulslander

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the

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Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Diane Pilotti

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005  
Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Wilmary Chambers

Thursday, April 15, 2004 Page 452 of 682  
To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005  
Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Robert Murray

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Carolyn Heines

Thursday, April 15, 2004 Page 453 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Eleanor Zaragoza

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

In addition, do not let credit bureaus bombard us with advertisements in order to receive our free credit reports.

Sincerely,  
David Stetler

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Teresa Kleckner

Thursday, April 15, 2004 Page 454 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Phil Enright

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take

advantage of an important new federal right to a free credit report.

Sincerely,  
sandra story

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005  
Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Stephen Dunham

Thursday, April 15, 2004 Page

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005  
Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Barbara Petersen

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
celia crehan

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

Annual free credit reports should be freely available to all Americans. Rather than delaying access to most of the country at the unjustified request of the credit bureaus, the FTC should act promptly to place the new rules into effect.

The rule should see to it that information is only collected to verify identity. I and many other consumers don't think it is fair to make hostage personal information to establish an important new federal right to a free credit report.

Sincerely,  
Michael B. Mayor, MD

Thursday, April 15, 2004 Page 456 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

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I'm currently trying to build a positive credit history so that in a few years I can look into buying a house for my family. I'd love to know where I stand on at least a yearly basis so that I can stay on track with that goal.

Sincerely,  
Rory Corrigan

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Lisa Lucas

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Philip Sidel

Thursday, April 15, 2004 Page 457 of 682  
To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying

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access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Ed Boudreau

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005  
Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus. The credit bureaus are trading in publicly owned information. The public's limited, once a year access to this should not be dictated by the credit reporting industry's terms.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report. Again, this is really our data, and our access should not be conditional.

Sincerely,  
David Mossman

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005  
Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Ceclia Symanski

Thursday, April 15, 2004 Page 458 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Laurel Kearns

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Nancy Gump

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Please support faster free credit reports

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Mary Garrippo

R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Nicholas Lyons

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No.  
R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Darlene Caseiro

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No.  
R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Amanda Rentz

Thursday, April 15, 2004 Page 460 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Edward Harkins

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Please support faster free credit reports

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sherrill Schermerhorn

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Carol LeMense

Thursday, April 15, 2004 Page 461 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
Page 541

To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Ellen Zucker

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Robert Sachs

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
LYNN SAVINO

000038.ans

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
Carrie Quackenboss

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Sincerely,  
David Fox

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Sincerely,  
kristen hite

Thursday, April 15, 2004 Page 463 of 682

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Douglas Turk

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Sincerely,  
Stacie Shelton

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Michael Good

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Richard Sadowsky

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Sandra Miller

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Sincerely,  
Linda Lashbrook

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Parul Vakani

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Harry Taylor

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Sincerely,  
Richelle Luster

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Sincerely,  
Joyce Anderson

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Robert Loucks

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Sincerely,

Patti Dean

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Lura Mack

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Donald Borders-Wing

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Elena de la Fuente

Thursday, April 15, 2004 Page

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Nicholas Lyons

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Page 549

to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

During the summer of 2003 I was a victim of identity theft. Luckily I discovered the situation before too much had been done, but because of my experience with identity theft I understand exactly how important it is to have access to a credit report -- even before you suspect identity theft.

Sincerely,  
Catherine Jackson

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Thom Sulanke

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David Schultz

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. Page 550

R411005

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Francis Brown

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Faster free reports, with a privacy guarantee  
To the FTC:

Many Americans have big problems being financially responsible. Letting all Americans review a free copy of their credit report in a timely manner will have the dual effect of informing consumers where their credit problems originate and motivate the credit reporting industry to develop guidelines and rules that they should all follow in order to make things fair and easier to understand.

I am a real estate financing professional and I frequently see people baffled by their credit reports.

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

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Sincerely,  
Cynthia Stimmler

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Tara Yaney

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Paul Strom

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Brian T. Scull

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Heather White

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Gail Haaz

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Jane Young

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000038.ans

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Jeffrey Shirazi

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Karen Wood

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Johanna Rosen

Thursday, April 15, 2004 Page 473 of 682  
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Debra Leggeri

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Very truly yours,  
Nicoli Bailey

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Sincerely,  
Ruth Davis

Thursday, April 15, 2004 Page 474 of 682

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Meg Connor

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Michael Komba

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Sincerely,  
dave sandy

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Jan McCormick

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Lucia Yaroch

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Holly Dyer

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Annette Bigler

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William Curtis

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Sincerely,

Kyle Brannick

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Kristen Eddy

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Donna Howarth

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Sincerely,  
Constantine Kyriazakos

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As someone with relatives who have been the victims of identity theft, an increasingly common crime, I know that free and quickly available credit reports are very important. This service should be restricted to being a service to the consumer, rather than being co-opted by requiring consumers to give extra information or having agencies use the information they collect for other purposes.

Sincerely,  
Patricia Schneider

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Molly Ferris

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Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Jennifer Thorne

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

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Page 561

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Sincerely,  
Phil Miller

Thursday, April 15, 2004 Page 480 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
Edith Belcher

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Sincerely,  
Bill & Shirley Moore

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Sincerely,  
Harold Lischner

Thursday, April 15, 2004 Page 481 of 682

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Sincerely,

Diane McKay

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Sincerely,  
James Tafuto

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Sincerely,  
Carl Miller

Thursday, April 15, 2004 Page 482 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country. A December 2004 timetable is more than sufficient for the credit bureaus. Also, if a staggered rollout is necessary the spread should be a couple of weeks per region (perhaps four regions nationwide). If the reason for the staggered launch is truly load then a short stagger should be sufficient.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
John Hansknecht

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
Marilyn Olson

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Sincerely,  
Karen Kuster

Thursday, April 15, 2004 Page 483 of 682

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Sincerely,  
Peter Stone

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Jeff Cogshall

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Sincerely,  
Timothy Lewis

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Jane Young

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Len Frankel

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Sincerely,  
Dawn Livingston

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Pamela Hicks

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Sincerely,  
Michelle Balo

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Sincerely,  
Sally Casenhi ser

Thursday, April 15, 2004 Page 486 of 682

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Jean Eaton

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Sincerely,  
Carol Ballou

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Sincerely,  
Richard Mai da

Thursday, April 15, 2004 Page 487 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Please support faster free credit reports

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

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Jill Richard

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
Joseph Hoffman

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Sincerely,  
Donald Sheltenbarger

Thursday, April 15, 2004 Page 488 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
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Sincerely,  
George Pappas

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Sincerely,  
jeff spakowski

Thursday, April 15, 2004 Page 489 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

As a victim of identity theft, I have experienced first hand the outrage of having my good name and reputation sullied by clever and ruthless criminals. One of the enabling factors of identity theft is the ease with which imposters can obtain credit cards from banks, retailers and other companies. One of the defenses against identity theft is to periodically check one's credit record maintained by the three major credit bureaus. I now do this once a year myself, although I must say that one of the bureaus, Equifax, has a convoluted touchtone system that makes it difficult to order my report each year.

Given the rampant level of identity theft in the U.S., I believe it is essential that all Americans should be able to obtain free personal credit reports each year so they can determine if anything is amiss. I urge you to do everything possible to make annual free credit reports available more quickly to people submitting bona fide requests. Moreover, their requests should not result in their being "spammed" by credit bureau ads for additional, costly services. Your main concern should be that average citizens are able to safeguard their good names, reputations and credit ratings. The commercial concerns of the credit bureaus should be secondary.

Your rules should prevent the credit bureaus from collecting information beyond that which is needed to verify the identity of the person making the request. (If, after reviewing his/her credit report, a citizen wishes to voluntarily submit information in order to correct or explain a credit discrepancy, that is another matter.) Many people, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,

Roger Smith

R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

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Sincerely,

Jade Sims

Thursday, April 15, 2004 Page 490 of 682

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Sincerely,  
Andrew Kaszynski

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Sincerely,  
Wendell Wiebe-Powell

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Sincerely,  
Anne Kohut

Thursday, April 15, 2004 Page 491 of 682

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Peter Wilkin

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Sincerely,

Alexander Hall

Thursday, April 15, 2004 Page 492 of 682

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Sincerely,  
Ben Price

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Sincerely,  
DEBORAH SMITH

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Sincerely,  
Dana Miller

Thursday, April 15, 2004 Page 493 of 682

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Sincerely,  
Cassandra Mannhardt

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Sincerely,  
Leah Retherford

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
Wendy Farley

Thursday, April 15, 2004 Page 494 of 682

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Erica Heintz

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mi ke kaszynski

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Thursday, April 15, 2004 Page 495 of 682

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Robert Tidmore

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Sincerely,  
Timothy Wampler

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Sincerely,  
shannon miller

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Sincerely,  
Anita Kellon

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Sincerely,  
Angie Macomber

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Sincerely,  
Danielle Roth-Johnson

Thursday, April 15, 2004 Page

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JAMES FYDRYCH

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Sincerely,  
Jeff Torres

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Martin Baum

Thursday, April 15, 2004 Page 498 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
Rebecca Harris

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Sincerely,  
Flannery Campbell

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Sincerely,  
Margaret I. McWilliams

Thursday, April 15, 2004 Page 499 of 682

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Sincerely,  
Lou Kolinek Jr

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Sincerely,  
Jodi Eckel Cifrese

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Sincerely,  
Tina Sutton

Thursday, April 15, 2004 Page 500 of 682  
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R411005  
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Page 582

advantage of an important new federal right to a free credit report.

Sincerely,  
Nancy Fischer

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Sincerely,  
Lori Sudduth

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Sincerely,  
Susan Manning

Thursday, April 15, 2004 Page 501 of 682

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Page 583

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me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Richard Vegh

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
Pamela Rups

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available to all Americans in a timely manner, rather than delaying access to most of the country at the unjustified request of the credit bureaus. I live in Indiana and shouldn't have to wait till summer to get my report when the law goes into effect December 1st.

Also, the rule should make clear that information is only collected to verify identity. It isn't fair (or safe) to give up personal information to take advantage of an important new federal right to a free credit report.

I also do not want the credit bureaus to use my information for other purposes, nor to bombard me with ads - verbal, printed, or on-line - for other products and services when I try to get my report.

Sincerely,  
B Watt Jorck

Thursday, April 15, 2004 Page 502 of 682  
To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
Page 584

To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

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Sincerely,  
William Thomas Teague

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Sincerely,  
Michael Baker

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Sincerely,  
Scott Andrzejewski

R411005

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Sincerely,  
Linda Hiltabrand

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Sincerely,  
Carol Sulanke

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Sincerely,  
Kory Payne

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Sincerely,  
Jean Lafave

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Sincerely,  
Paul ette Massari

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Please support faster free credit reports

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Tiffany Park

Thursday, April 15, 2004 Page 505 of 682

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to verify identity. Many consumers, including  
me, don't think it is fair to give up personal information to take  
advantage of an important new federal right to a  
free credit report. With credit theft on the rise I feel very  
strongly about this issue, and I feel that if your  
organization is truly interested in the best interest of its  
CITIZENS not corporations than the choice is clear,  
please help us help ourselves. Thanks for your time.

Sincerely,  
Jeff Homer

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No.  
R411005

Faster free reports, with a privacy guarantee  
To the FTC:

My '91 Mercury Grand Marquis was  
stolen pre-dawn from my driveway  
in La Mirada, California on 4/6/04.  
Papers therein have me concerned  
about identity theft and I need these  
reports as soon as possible. Please  
expedite the change because my family  
is worried and about more than our  
beloved car upon which we depend  
for transportation. Please help?

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Sincerely,  
Jeanne Khan

Thursday, April 15, 2004 Page 506 of 682

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Sincerely,  
Gerald Hebert

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Sincerely,  
Norma Walter

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Sincerely,  
Katherine Garland

Thursday, April 15, 2004 Page 507 of 682

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Sincerely,  
Glen Jenkins

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Sincerely,  
Leslie Pierpont

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Sincerely,  
Mark Grace

Thursday, April 15, 2004 Page 508 of 682

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Frank Polites

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JR Robinson M. D.

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Sincerely,  
Janet Miller

Thursday, April 15, 2004 Page 509 of 682

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I am currently preparing to buy a home, which would fulfill the 'American Dream' for

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me, and the current errors on my credit reports are standing in my way. In fact, when I contacted two of them, Trans Union and Experian, I saw that Experian had kept track of my residences and mailing address all the way back to 1991 (!) and had one mailing address in Chicago, where I resided in the 1980's! I think that is just too much information in the hands of a financial institution that does not have my best interests at heart!

Sincerely,  
Katherine Yaksick

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Sharon Harrington

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Sincerely,  
Dawn Serra

Thursday, April 15, 2004 Page 510 of 682

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Page 592

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Sincerely,  
Maria Sunio

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Robert Dolan

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Sincerely,  
Jennie Edwards

Thursday, April 15, 2004 Page 511 of 682

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Sincerely,  
Don Angel

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Sincerely,  
Brooks Bollman

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Jeffrey Klug

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Andrew Shu

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Sincerely,  
Steven Foster

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Sincerely,  
Kokayi Issa

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Jane Kelley

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Sincerely,  
Michael Gilbert

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Sincerely,  
Donna Marshall

Thursday, April 15, 2004 Page 514 of 682

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Sincerely,  
Tammy Shu

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Sincerely,  
scott kenefick

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Sincerely,  
Clare Richardson

Thursday, April 15, 2004 Page 515 of 682

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Sincerely,  
Amanda Lang

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To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
sarah McLean

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
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Sincerely,  
Amy Weaver

Thursday, April 15, 2004 Page 516 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
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Sincerely,  
Nicholas Wolfe

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
Ryan Jenkins

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Sincerely,  
E. Victor Mereski, USN Ret E9

Thursday, April 15, 2004 Page 517 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
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Sincerely,  
Richard Coppola

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
Page 599

To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Amanda Larkin

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

It is important for action on this issue. Please do not delay the process to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

I do not want my personal information to be distributed carelessly. The rule should make clear that information is only collected to VERIFY identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Theresa Perenich

Thursday, April 15, 2004 Page

518 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
Kevin Wallace

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Sincerely,  
Cynthia Fabian

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
Melissa Warrenburg

Thursday, April 15, 2004 Page 519 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should prohibit credit bureaus from responding to requests for free credit report with ads marketing credit report subscriptions or other services. Georgia, the state where I live, already requires the bureaus to provide free credit reports on an annual basis. When I applied for mine last year, the material on

the company's website confused me, causing me to sign up for an expensive service I didn't need.

Sincerely,  
Sally Flocks

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
Will Anderson

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
Liz Beyer

Thursday, April 15, 2004 Page 520 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
Susan Gemmill

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
Barry Stennett

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Sincerely,  
Nancy Mills

Thursday, April 15, 2004 Page 521 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
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Sincerely,  
Phoebe Blanchford

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Sincerely,  
Lori Surmay

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
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Another invasion of privacy?

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

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Sincerely,  
Elizabeth Patsis

Thursday, April 15, 2004 Page 522 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
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Sincerely,  
David Anderson

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005  
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Sincerely,  
Gerard O'Connor

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005  
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Sincerely,  
Brian McMorrow

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Sincerely,  
Fred Nadelman

Thursday, April 15, 2004 Page 524 of 682

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Sincerely,  
Elizabeth Beasley

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Sincerely,  
Heather Cummings

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Sincerely,  
Lindsay Holliday

Thursday, April 15, 2004 Page 525 of 682

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John Barfield

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Sincerely,  
Erin Helfrich

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Sincerely,  
patrick collins

Thursday, April 15, 2004 Page 526 of 682

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Sincerely,  
Allison Woodruff

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David Reines

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Sincerely,  
Kent Byron

Thursday, April 15, 2004 Page 527 of 682

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Sincerely,  
Larry h. arnold

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Sincerely,  
Linda Myrick

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Sincerely,  
Warren Winter

Thursday, April 15, 2004 Page 528 of 682

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Sincerely,  
Jeff Riney

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Sincerely,  
Ellen Powell

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Sincerely,  
Andy Lynn

Thursday, April 15, 2004 Page 529 of 682

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Sincerely,  
judy jones

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Sincerely,  
Bert Richmond

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Sincerely,  
Daniel Foster

Thursday, April 15, 2004 Page 530 of 682

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Sincerely,  
Barry Stol tze

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Sincerely,  
Scott Zorc

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Sincerely,  
Sadie Morgan

Thursday, April 15, 2004 Page 531 of 682

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Sincerely,  
Matt Harr

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Sincerely,  
John Sweet

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Sincerely,  
catherine henderson

Thursday, April 15, 2004 Page 532 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Please support faster free credit reports

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

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Pat Jaworski

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Sincerely, richard j hunter  
RJ Hunter

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Sincerely, Steven D. Sacco  
Steven Sacco

Thursday, April 15, 2004 Page 533 of 682

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Thank you.

Sincerely,  
Peter Kallay  
4279 Grand Oaks Dr. NW  
Kennesaw, GA 30144

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To the FTC:

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Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Thank you.

Sincerely,  
Peter Kallay

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

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Sincerely,  
Chris Thornton

Thursday, April 15, 2004 Page 534 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
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Sincerely,  
Lerea Goldthwaite

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Page 616

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Sincerely,  
Mark Messing

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005  
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Sincerely,  
Judy Gordon

Thursday, April 15, 2004 Page 535 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005  
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Sincerely,  
Michael Harkins

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Sincerely,  
Bonnie Verner

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Please support faster free credit reports

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.  
kendra king

Thursday, April 15, 2004 Page 536 of 682

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Faster free reports, with a privacy guarantee

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Sincerely,  
Rachael Spiwak

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Sincerely,  
Ann Schoenberg

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Sincerely,  
Stephen Chalfant

Thursday, April 15, 2004 Page 537 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

I have been the victim of identity theft, and had to go through painstaking process with credit bureaus for several years to clear my name.

Sincerely,  
Phil Lomas

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,

A. R. Umlauf

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Sincerely,  
Richard Fowlkes

Thursday, April 15, 2004 Page 538 of 682

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Sincerely,  
Julie Stuart

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Sincerely,  
Carlton Adams

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Sincerely,  
Ellen Barger

Thursday, April 15, 2004 Page 539 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

Please make annual free credit reports available more quickly to all Americans. Don't delay access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is collected only to verify identity. It is not fair to ask consumers to give up personal information in order to take advantage of an important new federal right to a free credit report.

Sincerely,  
Tricia Berrett

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Sincerely,  
Loren Koch

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Sincerely,  
Barbara Fuller

Thursday, April 15, 2004 Page 540 of 682

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Sincerely,  
Eleanor Babcock

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Sincerely,  
David Schuster

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Sincerely,  
Steve Braden

Thursday, April 15, 2004 Page 541 of 682

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Sincerely,  
Mary Kimberly

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Gina Gallucci

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Sincerely,  
Marva Vance

Thursday, April 15, 2004 Page 542 of 682  
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Wendy Silver

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Jon Rosenthal

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Sincerely,  
Ruth Remple

Thursday, April 15, 2004 Page 543 of 682

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Sincerely,  
Jane Bradshaw

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Errin Welty

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Sincerely,  
James Rogers

Thursday, April 15, 2004 Page 544 of 682

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Judy Sullivan

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Sincerely,  
Henry&Janice Wendel

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Sincerely,  
Alice Winter

Thursday, April 15, 2004 Page 545 of 682

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Sincerely,  
Julie Stamper

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Page 627

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Sincerely,  
John Browne

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Sincerely,  
Janice Thomas

Thursday, April 15, 2004 Page 546 of 682

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Sincerely,  
Laurie Fitzgerald

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Jennifer Jelinek

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Rosine Ribelin

Thursday, April 15, 2004 Page 547 of 682

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Sincerely,  
Gary Tennenbaum

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Sincerely,  
Susan Cornett

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Sincerely,  
Barb Karr

Thursday, April 15, 2004 Page 548 of 682  
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Sincerely,  
Terza Ekholm

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James Hutchinson

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Sincerely,  
Susan Peirce

Thursday, April 15, 2004 Page

549 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No.  
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Faster free reports, with a privacy guarantee  
To the FTC:

We have the right to privacy and urge you to make it clear that  
credit bureaus not sell our private information to  
marketing companies and only use our information for identification.

Also, as the greatest country on the planet with access to our  
personal information, please help keep it this  
way by making annual free credit reports available more quickly to  
all Americans, rather than delaying access  
to most of the country at the unjustified request of the credit  
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Page 631

Sincerely,  
Jodie Brown

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Sincerely,  
Donna Lawrence

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Sincerely,  
Andrea Folwer

Thursday, April 15, 2004 Page 550 of 682

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Alexander Segars

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Steve Lavin

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I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Alan Dion

Thursday, April 15, 2004 Page 551 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
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Page 633

advantage of an important new federal right to a free credit report.

Sincerely,  
Bjoern Mannsfeld

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Sincerely,  
William Cohen

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Sincerely,  
Susan Ross

Thursday, April 15, 2004 Page 552 of 682  
To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005  
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000038.ans

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Sincerely,  
Jan Girardot

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Sincerely,  
Jerry Gray

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Sincerely,  
Jen White

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Sincerely,  
Michelle Salazar

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Sincerely,  
Chris Goodwin

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I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

We live in Colorado where this is already law. It has been extremely helpful to have this access over the last few years as we have found numerous errors in EVERY ONE of their reports during periods when we have been applying for loans for a new car and to buy our new home. We are people with stellar credit - I can't imagine what must happen to folks with less ideal circumstances.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report, to have them turn around and use this privileged information for their financial advantage.

Sincerely,  
Karen Treanor-Brown

Thursday, April 15, 2004 Page 554 of 682

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Sincerely,  
Jean Lawrence

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Sincerely,  
John & Ann Reichhardt

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Sincerely,  
Ingrid Swords

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Sincerely,  
Deborah Davis

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Sincerely,  
paul howes

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

Regarding the law requiring one free credit report to consumers each year, I urge you to clarify rules about what kind of information the credit bureaus can collect to provide the reports, and to clarify what credit bureaus can do with that information.

While I look forward to obtaining my credit report annually, I do not relish being bombarded with marketing ploys through the process.

Sincerely,

Wendy Parker

Thursday, April 15, 2004 Page 556 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
Lawrence Osborn

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Sincerely,  
Sara Wolfe

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Sincerely,  
Allan Arendt

Thursday, April 15, 2004 Page 557 of 682

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Ruth Yurchuck

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kim davidson

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Sincerely,  
Joe Schafbuch

Thursday, April 15, 2004 Page 558 of 682

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Kreg Tritsch

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mike Lewis

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David Singer

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Jamie Gomer

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Terri Mungle

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Sincerely,  
Jodie Bell

Thursday, April 15, 2004 Page 560 of 682  
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R411005  
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Mark Naylor

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Dawn Papke

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Sincerely,  
Hans Bertschi

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Sincerely,  
Anna L. Holmes-Koska

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No.  
R411005

Faster free reports, with a privacy guarantee  
To the FTC:

Free annual credit reports should be available more quickly to all Americans. Please don't let the credit bureaus persuade you to string it out until almost the end of 2005.

Also, the rule should make clear that when I want my see my credit report, the bureaus should collect information from me only to verify my identity. I should not be bombarded with advertising from the bureaus just because I am being responsible to make sure their information about me is correct. Too many people get taken in by their misleading advertsing.

I believe that your job is to protect consumers, not create an unfair marketing opportunity for big business.

Sincerely,  
Honori a Niehaus, CPA

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No.  
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Sincerely,  
Alberto Torres

Thursday, April 15, 2004 Page

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James Mehlhop

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Mairi Maloney

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Sincerely,  
Justin Buswell

Thursday, April 15, 2004 Page 563 of 682

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Lisa Yellow Eagle

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Dave Colvin

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Sincerely,  
Nickolas Nimmer

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Sincerely,  
Lisa LePome

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Leon Bright

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Sincerely,  
Deborah Dove

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Sheree Seabury

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Sincerely,

ricky kurz

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Philip Smith

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Jan Suttikus

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Russ Anderson

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Donna McAdams

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Jennifer Corry

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Page 650

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Sincerely,  
Nancy Lieberman

Thursday, April 15, 2004 Page 568 of 682

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Robert Lundquist

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Sincerely,  
Maureen O'Mara

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000038.ans

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
reis birdwhistell

Thursday, April 15, 2004 Page 569 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005  
Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

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Sincerely,  
Amy Blackwell

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Sincerely,  
Tanya` Huebner

Thursday, April 15, 2004 Page 570 of 682

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Sincerely,  
Brigitte Garner

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Sincerely,  
Heather Diamond

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Sincerely,  
bett kopit

Thursday, April 15, 2004 Page 571 of 682  
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Rick Rodriguez

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Sincerely,  
Gary Russo

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Sincerely,  
\* Zentura

Thursday, April 15, 2004 Page 572 of 682  
To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005  
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Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Credit companies are gaining too much power over the lives of people with little or no recourse or responsibility for being accurate.

Sincerely,  
Debra Maltby

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
Henry White

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Sincerely,  
Paul Martens

Thursday, April 15, 2004 Page

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Sincerely,  
David Grossman

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Sincerely,  
Erik Mathews

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Page 656

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Sincerely,  
Joseph Gaby

Thursday, April 15, 2004 Page 574 of 682

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Sincerely,  
Donna Gilliland

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Sincerely,  
Howard Bagdad

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Sincerely,  
tom ferguson

Thursday, April 15, 2004 Page 575 of 682

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Sincerely,  
Sheri Gagstetter

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Thomas Morrissey

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Sincerely,  
Shannon Kelly

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Sincerely,  
William Pollauf

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Sincerely,  
Jeffrey Hoffman

Thursday, April 15, 2004 Page 577 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
Peter Followill

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

American citizens have, as you established, the right to know the details of their own credit situation.

I applaud the creation of a national law opening the way for consumers to acquire their credit history without charge.

Thank you.

However, I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

I was taught that you gave NO ONE your social security number. I would assume the bureaus already have a

lot of information on consumers, and would be able to acquire what they need from what they already have.

I also would like to see a restraint on bureaus selling additional services with an annual request.

Again, thank you for the creation for the opportunity for an annual credit report.

Sincerely,  
Robyn Lydick

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee

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Dan Magee

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Percy Muetz

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Bob Akins

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Sincerely,  
Rebecca Hollister

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Sincerely,

william and leona greene

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Chris Pitchford

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Sincerely,  
Michael Schluterbusch

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Autumn Moran

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VB Johnson

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Jim Stephenson

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Marisa Post

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Sincerely,  
Martin Star

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Sincerely,  
Neal Heiman

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Sincerely,  
Brandy Gee

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Sincerely,  
James Belling

Thursday, April 15, 2004 Page 583 of 682

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Sincerely,  
Bud & Niki Queen

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Sincerely,  
Jane Jackson

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Marisa Post

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Sincerely,  
Jane Jackson

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Sincerely,  
David Black

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Sincerely,  
Lori Jervis

Thursday, April 15, 2004 Page 585 of 682  
To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005  
Faster free reports, with a privacy guarantee  
Page 668

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Sincerely,  
Kat Bennett

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Sincerely,  
Sue Kamal

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Sincerely,  
Patrick Pine

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
Dear FTC:

I urge you to make annual free credit reports available as quickly as possible to all Americans, and the rule should make clear that personal information is only collected to verify identity. I don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Mark Andre

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

OK, I live in Colorado so I get the free report regardless. However, I take great exception to you bending over for the credit bureaus. How would you (that means the 'YOU' in charge) feel if your credit was compromised and you had to suffer the way so many have just trying to make the bureaus correct your record?

And why should they be able to spread my information around and bombard me with unwanted 'OFFERS' that mean someone else had access to my records? What are you thinking?????

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Liesl Kolbe

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus. Living in Colorado has given me this right and I think all others should be allowed to enjoy it as well.

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Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Linda Lundborg

Thursday, April 15, 2004 Page

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Fredrick Ames  
334 Nome st  
Aurora, CO 80010

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
Garret Eckerdt

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
Christopher Austin

Thursday, April 15, 2004 Page

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
Mary Lewis

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
Bill Rivers

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Sincerely,  
Jennifer Stewart

Thursday, April 15, 2004 Page

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
Chris Fenlon

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Sincerely,  
Bob Chavez

Thursday, April 15, 2004 Page

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Sincerely,  
James McCabe

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
Page 674

To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Jim Allard

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
Cynthia Allison

Thursday, April 15, 2004 Page

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me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Amy Iannocari

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
Jean Wheelock

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
Karen Dionne

592 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,

Jennifer Pyrzanowski  
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Sincerely,  
kathleen king

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Sincerely,  
Dorothy & Richard Chamberlin

Thursday, April 15, 2004 Page

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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To the FTC:

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Sincerely,  
Bryan Pratt

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
John Schaffer

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report. Maintain Privacy.

Sincerely,  
Ken Larson

Thursday, April 15, 2004 Page

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
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Sincerely,  
Sharon Shaffer

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Lauri Blackwell

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005  
Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus. And it should be easy. We've paid for one when we shouldn't have had to. Why should someone have to pay to find out what others are saying about them?

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report. Nor should we be bombarded with spam in exchange for the report.

Sincerely,  
Diana Hollingsworth

Thursday, April 15, 2004 Page

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005  
Faster free reports, with a privacy guarantee  
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Sincerely,  
gregory pappas

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Sincerely,  
richard t hill jr

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Sincerely,  
Bob Carlsten

Thursday, April 15, 2004 Page

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Sincerely,  
John Timmons

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
Stan VanSant

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
Michael DiPiero

Thursday, April 15, 2004 Page

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Sincerely,  
John Allen

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Sincerely,  
jim williams

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Sincerely,  
Evan Eisentrager

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Sincerely,  
Heidi Glick

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Sincerely,  
Krista Iskra

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Sincerely,  
D Wojdyla

Thursday, April 15, 2004 Page

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Sincerely,  
dan davis

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Page 685

free credit report.

Sincerely,  
hayette gershon

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Sincerely,  
William Reynolds

Thursday, April 15, 2004 Page

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Sincerely,  
Evan Ravitz

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. Page 686

R411005

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Sincerely,  
Rich Urbanowski

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R411005

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Sincerely,  
Tom Edquist

Thursday, April 15, 2004 Page

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Faster free reports, with a privacy guarantee  
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Also, the rule should make clear that information is only collected  
Page 687

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Sincerely,  
Lora Donnelly

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005  
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Sincerely,  
mo attar

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Sincerely,  
Li sa Oshlo

R411005

Faster free reports, with a privacy guarantee  
To the FTC:

Free Annual Credit Reports are an important part of national commerce.

I urge you to make annual free credit reports available to all Americans quickly. An unjustified request from the credit bureau to delay access to one's credit report must NOT be permitted.

Further, in any rule, it must be clear that information is ONLY collected to verify identity.

I believe, as do many consumers, that credit bureaus should NOT be allowed to collect personal information for any purpose other than to verify identity. We have a federal right to a free credit report, and credit bureaus should NOT be allowed to take advantage of a valid request for their marketing, or any other purpose!

Sincerely,

Fred Walz

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

Consumers deserve to have FREE access to their credit reports. This is especially true since the revelations that the agencies compiling these reports routinely make errors that affect the credit of consumers.

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus. They have a responsibility to all of us and should be required to comply by the original date of December 2004. Having known this was coming for so long, I find it ludicrous that they do not think they can comply by then.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, consider it UNETHICAL to be required to give up personal information to take advantage of an important new federal RIGHT to a free credit report.

Sincerely,  
Sue Kelly

Thursday, April 15, 2004 Page

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee

To the FTC:

Last month my newly retired husband and I ordered credit reports from two companies. As Georgians, we are entitled to one free report yearly, and we ordered ours, for the first time in 13 years. It was surprising to us to see the outdated information about us on these reports. We took action immediately to correct them, and the Equifax and Experian people were prompt in correcting our records.

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Patricia Reber

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

I also feel credit bureaus should only be allowed to give out my credit information with my approval.

The FTC has become an arm of the Credit Bureaus. What a shame....  
Sincerely,

John Ingold

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
Jeanne Cahill

Thursday, April 15, 2004 Page 604 of 682

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We urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including the two of us and our children, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Robert & Anne Hunter

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To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,

Annsley Henderson

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Martha Bushnell

Thursday, April 15, 2004 Page 605 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
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Sincerely,  
James Brown

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,

Roger W. Dixon

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
Julia Fishelman

Thursday, April 15, 2004 Page 606 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Clyde Penney

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

I just spent 9 months and over 217 hours of my time "fixing" an error that never occurred which was reported on my credit. It is a nightmare for consumers since I was exposed to identity theft because the holder of my mortgage failed to send my financial file by certified mail.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a

free credit report.

Sincerely,  
Sheri Smith

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
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Sincerely,

Sarah Spilman Geer

Thursday, April 15, 2004 Page 607 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
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Sincerely,  
Terri O'Neil

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. I don't think it is fair to give up personal information to take advantage of an important new

federal right to a free credit report. Is there a way to keep the credit bureaus from using this rule to their advantage by bombarding us with unwanted ads in junk mail?

Sincerely,  
carole mock

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

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Sincerely,  
Jennifer Emerson

Thursday, April 15, 2004 Page 608 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
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Sincerely,  
tyler olson

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Carol Grant

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005  
Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

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Sincerely,  
Levi Rippey

Thursday, April 15, 2004 Page 609 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005  
Faster free reports, with a privacy guarantee  
To the FTC:

All Americans are concerned about the ever-increasing threat of identity theft. The FTC can act to help each of us stay vigilant against this potential source of funding for terrorists.

I urge you to make annual free credit reports available more quickly to all Americans. Don't delay access for most of the country at the unjustified request of the credit bureaus. Citizens' security demands you act now.

Also, the rule should make clear that information is only collected to verify identity. It's not fair - nor is it safe - to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Donna Schmitt

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005  
Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the

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Sincerely,  
Noalani Terry

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
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Sincerely,  
Bonnie Johnston

Thursday, April 15, 2004 Page 610 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

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Sincerely,  
Ken Wickham

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
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Sincerely,  
Caroline Lowsma

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

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Sincerely,

Bill Jenkins  
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Thursday, April 15, 2004 Page 611 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

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Sincerely,  
Bill Estay

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. I object to being required to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Ed Taylor

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

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Sincerely,  
Chris LeTempt

Thursday, April 15, 2004 Page 612 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
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I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

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Sincerely,  
Marguerite Grabarek

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
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Sincerely,  
thomas chisholm

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
Elen Crone

Thursday, April 15, 2004 Page 613 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
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Sincerely,  
Bonnie Hutchens

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected  
Page 700

to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
FLORENCE DELANTY

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005  
Faster free reports, with a privacy guarantee  
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Sincerely,  
James Schumacher

Thursday, April 15, 2004 Page 614 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005  
Faster free reports, with a privacy guarantee  
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Sincerely,  
Ruth Baranowski

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005  
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Sincerely,  
Virginia Moran

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005  
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Sincerely,  
David Hargrave

Thursday, April 15, 2004 Page 615 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005  
Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report. Please show you are there to serve the Public, not the credit bureaus.

Sincerely,  
Karen Whitehead

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005  
Faster free reports, with a privacy guarantee  
To the FTC:

Please promulgate a rule that prohibits credit co.s from requiring or requesting any more information than necessary to verify the identity of someone requesting a credit report. We should not have to give up personal information to take advantage of an important new federal right to a

free credit report. I am very concerned about the erosion of personal privacy.

Sincerely,  
Vicky Peters

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005  
Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

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Sincerely,  
Rosemary Grutt

Thursday, April 15, 2004 Page 616 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005  
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Sincerely,  
Merle Peek

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005  
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Sincerely,  
Thomas R Moore

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005  
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Sincerely,  
William Hannah

Thursday, April 15, 2004 Page 617 of 682  
To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005  
Faster free reports, with a privacy guarantee  
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Sincerely,  
Lisa Hall

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005  
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Sincerely,  
Candace Taylor

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
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Sincerely,  
Mike Turner

Thursday, April 15, 2004 Page 618 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

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Sincerely,  
Jason Jones

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
June DeVito

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005  
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Sincerely,  
Nancy Schumacher

Thursday, April 15, 2004 Page 619 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Please support faster free credit reports

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Nicole Schilcrout-Lloyd

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,

Debra Taylor

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
William Taylor

Thursday, April 15, 2004 Page 620 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
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Sincerely,  
Kathy Barnum

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
Gregory Sahl en

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
Rohit Mahajan

Thursday, April 15, 2004 Page

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To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
Michael Bergin

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Sincerely,  
mark horowitz

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At a time when identity theft is rampant we need to be made aware of the status of our credit report.

Please so not allow the credit reporting agencies to bombard us with advertising offers.

Sincerely,

Jani ce Beyer  
Jani ce Beyer

Thursday, April 15, 2004 Page 622 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

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Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Judy McCabe Smith

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
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Sincerely,  
dan Loughridge

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Sincerely,  
Shomu Banerjee

Thursday, April 15, 2004 Page 623 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No.  
R411005  
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advantage of an important new federal right to a  
free credit report. If we are going to slow identity theft quick  
access to credit information must be guaranteed  
to each and every consumer.

Once again it seems the powers that be have forgotten who really  
makes this country work. It is the  
consumer, if he loses confidence in the safety of the system our  
feeble recovery will be even slower. We do  
not need to give out more personal information when it is not  
necessary to get the product we need.

Sincerely,

Ron Sherwood

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
Sandra Williamson

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Sincerely,  
Troy Rawson

Thursday, April 15, 2004 Page

624 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
Gordon James

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Sincerely,  
George Johnson

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This is very important to me and I thank you for taking the time to consider my valuable thoughts.

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Sincerely,  
Rama Newton

Thursday, April 15, 2004 Page 625 of 682

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Sincerely,  
Elizabeth Kauffman

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Terry Snyder

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Terry Snyder

Thursday, April 15, 2004 Page 626 of 682  
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Page 713

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Virginia Ikeda

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Sincerely,  
Melinda Tallent

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Sincerely,  
Miriam Goudey

R411005

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Hollis Wood

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Sincerely,  
Denise Laverty

Thursday, April 15, 2004 Page 628 of 682

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Sincerely,  
Ruth Remple

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Sincerely,  
Greg Ching

Thursday, April 15, 2004 Page 629 of 682

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Sincerely,  
Matthew Maloney

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Lisa Knight

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Also make it mandatory if a mistake is found it has to be corrected immediately not 30 to 90 days later. Loan processors don't accept that.

Sincerely,  
Nancy Ott

Thursday, April 15, 2004 Page 630 of 682

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Sincerely,  
Howard Kaplan

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Don McKelvey

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Maxim Weinstein

Thursday, April 15, 2004 Page 631 of 682

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Mike Thomas

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Page 718

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Sincerely,  
Melissa Russo

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Sincerely, Michelle DeSonia  
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Colleen Kronquist

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Due to the rising problems with identity theft, I think that the FTC and the credit bureaus should encourage consumers to check their credit report. This proactive action would save everyone time and resources that can potentially save money over the long-term.

Sincerely,  
Julia Simons

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. Page 720

R411005

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Sincerely,  
John and Georgia Locker

Thursday, April 15, 2004 Page 634 of 682

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Ellen Farrell

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Sincerely,  
Robert Bein

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Sincerely,  
Kurt Peters

Thursday, April 15, 2004 Page 635 of 682

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Sincerely,  
Eileen Meyers

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Sincerely,  
Glenn Bolton

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Sincerely,  
Amy Mitchell

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Tobi Hanna-Davies

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Mary Ellen Mueller

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Frank Beaven

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Hal Trufan

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Margaret Woodman-Russell

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Sincerely,  
Caroline Lowsma

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Norma McNeill

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Sincerely,  
amanda lou newton

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David Mobley

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Sincerely,

Joy Om

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Sincerely,  
kathleen smith

Thursday, April 15, 2004 Page 640 of 682

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Sincerely,  
Vivian Kerns

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Sincerely,  
John Clark

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Margaret Williams

Thursday, April 15, 2004 Page 641 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
Louise Brown

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
nadiyah florence

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Please support faster free credit reports

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.  
Tien Le

Thursday, April 15, 2004 Page 642 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee

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I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

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Sincerely,  
Paul Spicer

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Sincerely,  
Donna Mikulka

Thursday, April 15, 2004 Page 643 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
John Moye

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Sincerely,  
L GANGI

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I cannot see any reason to be asked to surrender personal information to a credit bureau in order to exercise a legislated right to a free credit report.

I urge you to make these annual free credit reports available more

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quickly to all Americans, rather than selected sections of the US. Modifying the rule to benefit the credit bureaus is absurd, particularly since it is the abuses perpetrated by these companies that led to the remediation of cost-free reports on the information they obtain about us for their corporate profit.

Any information gathered should be limited solely to the end of verifying identity, and not to feed even more data into the computers of these invasive corporations.

I would point out that the US taxpayer is the ultimate source of all federal funds. When you use bureaucratic obstructionism to benefit corporations you are basically stealing our money for their benefit.

That is certainly not conservatism as I came to understand it.

Sincerely,  
Michael Higgins

Thursday, April 15, 2004 Page 644 of 682

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Sincerely,  
Christine Remy

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Sincerely,  
Wayne Wathen

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Sincerely,  
Fred Griest

Thursday, April 15, 2004 Page 645 of 682

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Paul Harman

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Sincerely,

Sarah MANNO

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Sincerely,  
dale cisek

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Billie Watkins

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Sincerely,

harry anderson

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Sincerely,  
Amy Cervene

Thursday, April 15, 2004 Page 647 of 682

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Lisa Chavez

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Dene Clark

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Sincerely,  
Deborah Greymoon

Thursday, April 15, 2004 Page 648 of 682

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Martha Davis

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Kenneth Roche

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Sincerely,  
Sheryl Doll

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Doris S. Gordon, Ph.D.

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Michael Hogan

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Sincerely,  
Eugene Kovalenko

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Sincerely,  
Quinn DiLucente

Thursday, April 15, 2004 Page 651 of 682  
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Sincerely,  
Carrie Quackenboss

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Sue Mitrovic

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Sincerely,  
Eric Roth

Thursday, April 15, 2004 Page 652 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus. The process of generating these reports involves the same computer program that the citizens in the West or East - perhaps the only burden to the company (or post office) would be stuffing the reports into the envelopes and carrying those envelopes to us.

But, credit bureaus have little incentive to reduce their errors in managing our information. I am currently trying to clear a matter with bureaus about an amount that was paid in December 2003. There is a management system called "Six Sigma" which suggests that errors may not ever be completely abolished but that a target of less than 1 error in 1 million transactions should be expected if we wish to do our business with these credit bureaus - but we have no choice about who keeps track of our credit rating.

Also, the rule should make clear that information is only collected

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to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

If the credit agencies can use our personal information to market to others. We citizens are not likely to request these reports as much as the credit bureaus might imagine.

Sincerely,

Neal Handly, M.D.

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Carroll Harris

Thursday, April 15, 2004 Page 653 of 682  
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Jeanette Bailey

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Jonathan Caws-Elwitt

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Dawn Cailloet

Thursday, April 15, 2004 Page 654 of 682

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thomas hunter

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Hillary Caws-Elwitt

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James Curran

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Val Nehls

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Sincerely,  
Kathryn Adams

Thursday, April 15, 2004 Page 656 of 682

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Cynthia Beeler

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Amy Grace

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Jennifer McStotts

Thursday, April 15, 2004 Page 657 of 682  
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Vivian Bachorik

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Diana Shepard

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Sincerely,  
Randall White

Thursday, April 15, 2004 Page 658 of 682

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anna liberatore

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Erica Johnson

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Sincerely,  
Michael McHugh

Thursday, April 15, 2004 Page 659 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

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Sincerely,  
Robert Paulson

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Sincerely,  
William McGolrick

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005  
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Sincerely,  
Debbie Daehnick

Thursday, April 15, 2004 Page 660 of 682  
To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005  
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Sincerely,  
Randy Kuehn

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005  
Faster free reports, with a privacy guarantee  
Page 747

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I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

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Sincerely,  
Christi Sizemore

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
Esther Gross

Thursday, April 15, 2004 Page 661 of 682

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Please support faster free credit reports

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

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Julia Daly

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
Page 748

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Sincerely,  
Dorene Eisentrager

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Sincerely,  
Andy Stine

Thursday, April 15, 2004 Page 662 of 682

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Sincerely,  
Gerald Blume

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Tanya Ji sa

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Sincerely,

Mike Colbert

Thursday, April 15, 2004 Page 663 of 682

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Alan Horwitz

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Sincerely,  
annette sieg

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Sincerely,  
Jerry Brown

Thursday, April 15, 2004 Page 664 of 682

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Sincerely,  
Carol Poore

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Susan Frontczak

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Sincerely,  
kerner irving

Thursday, April 15, 2004 Page 665 of 682

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Sincerely,  
Michael Boles

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Finally, please do not allow the credit bureaus to force consumers to view or listen to ads when they call or go online to request their credit reports.

Sincerely,  
Alaina Gimbert

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
MARGARET MURRAY

Thursday, April 15, 2004 Page 666 of 682

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Sincerely,  
Earl & Eleni Sampson

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Nathan Boddie

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Sincerely,  
Amy L. Vandersall

Thursday, April 15, 2004 Page 667 of 682  
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Paul Bingham

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Sincerely,  
Noelle Ross

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James Mason

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Sincerely,  
Evelyn Longini

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Sincerely,  
Jasmin Cori

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Sincerely,  
Lila Dubin

Thursday, April 15, 2004 Page 669 of 682

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Sincerely,  
Roberta Cann

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Sincerely,  
Ariel Miller

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Sincerely,

joe burleigh

Thursday, April 15, 2004 Page 670 of 682

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Sincerely,  
nina fry

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Sincerely,  
Jacqueline Hjelmgren

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Page 758

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Sincerely,  
Julia Marie Gillett

Thursday, April 15, 2004 Page 671 of 682

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Sincerely,  
Rebecca McGeehan

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

Stop delaying access to free annual credit reports. You are knuckling under to corporate interests, as usual. The request of the credit bureaus is underhanded. There is a truly "liberal bias" in this country...in favor of corporations!

The rule should make clear that information is only collected to verify identity.

It is RIDICULOUS to give up personal information to take advantage of an important new federal right to a free credit report. (Weeeeee, we know whose side you are on, huh!)

Sincerely,  
martha jyurovat

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

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Sincerely,  
Clara Hernandez

Thursday, April 15, 2004 Page 672 of 682  
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Robert Trimble

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Also, please REQUIRE the three major credit reporting agencies and Fair Isaacs to release credit SCORING FORMULAS in detail in order to permit consumers the right and ability to prove the accuracy of the computation of the credit score AND to permit analysis of the score FORMULAS in order to insure that they represent credit risk in reality rather than a means to increase risk score and lender profits on good credit risk citizens.

Sincerely,  
Paul McElwain

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Sincerely,  
richard dilley

Thursday, April 15, 2004 Page 673 of 682

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Larry Vincent

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Erin Wendt

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Sincerely,  
Diana Hubbard

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Kelly Homstad

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Sincerely,  
Susan K Donaldson

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Marie Tepe

Thursday, April 15, 2004 Page 675 of 682  
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Sincerely,  
Nathan Braddock

Thursday, April 15, 2004 Page 676 of 682

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access to most of the country at the unjustified request of the credit bureaus.

Also, the rule should make clear that information is only collected to verify identity. Many consumers, including me, don't think it is fair to give up personal information to take advantage of an important new federal right to a free credit report.

Sincerely,  
Ric Weidner

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

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Sincerely,  
Becky Bounds

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Diane Stevens

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Luba Zhaurova

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Sincerely,  
Christine Hill

Thursday, April 15, 2004 Page 678 of 682

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Page 766

advantage of an important new federal right to a free credit report.

The credit bureaus already exercise way too much power. Please allow the average consumer their right to their private information by fighting this measure

Sincerely,  
Mary Lynn Macsal ka

To the FTC, RE FACTA Free File Disclosures Proposed Rule, Matter No. R411005

Faster free reports, with a privacy guarantee  
To the FTC:

It is so important for people to have undelayed access to their own credit reports. Also information required by the credit bureaus should only be for verifying identity. And, no, we do not want ads for products; just our credit report, please!

Sincerely,  
Georgeanne Spates

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Aimee Chai sson

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Sincerely,  
Ken Rugg

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Please support faster free credit reports

I am a physician in Massachusetts and I am concerned about the proposed delay in free credit reports.

I urge you to make annual free credit reports available more quickly to all Americans, rather than delaying access to most of the country at the unjustified request of the credit bureaus.

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Evelyn Chu

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Sincerely,  
Dana Velez

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donald delos

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Angela Stevens

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Shannon Reed

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Sincerely,  
Donna Davis

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