

Equifax:

This is a formal complaint against Equifax and AnnualCreditReport.com for failing to provide me with a free copy of my credit report as required by law after I was turned down for credit by ING (for a debit card with overdraft protection). I was denied the ability to make an online request by Equifax; found their telephone system was impossible to navigate and that it forces the consumer back to an online or mail request; and have had unsuccessful experiences obtaining a credit report from AnnualCreditReport.com by mail in the past (see attachment regarding TransUnion below). I am also making this complaint because I did not want to sign the terms of their agreement for accessing my report online because those terms are intertwined with terms relating to the purchase of products which are not directly related to my right to obtain a free copy of my credit report.

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TransUnion:

To Whom It May Concern:

This is a formal complaint against TransUnion for failing to provide me with a free copy of my credit report as required by law. Below is an explanation of a recent experience I had with them.

I tried three times through separate mail requests to obtain a copy of my credit report from TransUnion, being turned down for "illegible documentation" and for what I believe were other bogus reasons. The third time I was told that my information was sufficient, but that if I wanted the free annual credit report that I am entitled to by law that I should make another mail (or online or phone) submission. TransUnion, in other words, was playing dumb regarding whether I wanted a free report (even though I clearly indicated that every time I made a submission) or whether I wanted a paid "credit monitoring service." So I tried to make a request online, but was instructed that I would have to provide an account number for Nicor (a natural gas utility) even though I no longer have an active account with them. After much searching I found an old bill, inputted the number and the number was rejected. I called the gas company and was told they had updated their account numbering system and received the new number from them. Inputted that number and was rejected. Called the gas company back and was told they had given me the wrong number (one extra digit). I inputted that number, was rejected and instructed to order by mail or phone (i.e. that I could no longer obtain a report online). Since I had now gone through many weeks of attempting to obtain the report by mail and then online (spending much time searching for documents, making trips to copy them, calling utilities for account numbers etc.), I decided to try by phone. The phone process is an endless looping of recorded messages designed to make the consumer either give up or purchase a subscription to a "credit monitoring service" which basically forces the consumer back to an online or by mail request.

So since I can no longer make a request online or by phone and keep being rejected by mail, I am sending this email to TransUnion as another email request for a free copy of my credit report; to the FTC as a formal complaint against TransUnion; and as an attachment to a letter to the FTC in conjunction for its request for public input as to what can be done to reform this process.

I can be contacted by telephone \_\_\_\_\_ or e-mail \_\_\_\_\_ for more information or documentation regarding this matter.