



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

June --, 2010

**CERTIFIED MAIL
RETURN RECEIPT REQUESTED**

[Name]
[Title]
[Company Name]
[Address]
[Address]

Dear:

This letter concerns the website [insert URL], for which [company] is [insert relationship]. We request that you review your website to determine whether it complies with Federal Trade Commission ("FTC") regulations regarding "free credit reports."

The FTC recently amended its Free Reports Rule¹ to, among other things, require prominent disclosures on websites offering free credit reports. This requirement went into effect on April 2, 2010. Specifically, section 610.4(b)(4) of the Rule requires that any websites offering free credit reports include a prominent disclosure regarding the availability of a free credit report under Federal law. It appears that your website is offering free credit reports without providing the required disclosure; as a result, you may be in violation of the Rule. Violations of the Rule may result in legal action by the FTC, in which it is entitled to seek injunctive relief and/or monetary penalties of up to \$3,500 per violation.

Please review your website and make the disclosure required by the Free Reports Rule. To find additional information about how you can comply with the Rule, including sample disclosures, please visit the FTC's website at <http://www.ftc.gov/opa/2010/02/facta.shtm>.

We appreciate your prompt attention to this letter. We will revisit your site soon to

¹ 16 C.F.R. § 610 (2010).

[Name of recipient]

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determine its compliance with the Rule. If you have any questions, you may contact FTC staff attorney Tiffany George at (202) 326-3040.

Sincerely,

Maneesha Mithal
Associate Director
Division of Privacy and Identity Protection
Bureau of Consumer Protection
Federal Trade Commission

Websites to Receive Warning Letters

	<u>URL</u>	<u>Company Name</u>
1.	NationalCreditReport.com	National Credit Report.Com LLC
2.	FreeCreditReport4U.com	Quinstreet, Inc.
3.	MyCreditCenter.com	MyCreditCenter.Com, Inc.
4.	3CreditReport.com	MyCreditCenter.Com, Inc.
5.	OnlineFreeCreditReports.com	MyCreditCenter.Com, Inc.
6.	My3BureauCreditReport.com	Vertrue, Inc.
7.	Free3BureauCreditReport.com	Vertrue, Inc.
8.	FreeScore.com	Vertrue, Inc.
9.	FreeTripleCreditScore.com	Vertrue, Inc.
10.	FreeOnlineReportNow.com	Vertrue, Inc.
11.	GoFreeCredit.com	ConsumerTrack, Inc.
12.	FreeCredit-Reports.net	ConsumerTrack, Inc.
13.	Free-Credit-Reports-Repair.com	ConsumerTrack, Inc.
14.	FreeCredit-Report.net	ConsumerDirect, Inc.
15.	SmartCredit.com	ConsumerDirect, Inc.
16.	3FreeCreditReportsUSA.com	Mighty Net, Inc.
17.	AllFreeCreditReports.com	Amie Nguyen
18.	FreeCreditReportsUSA.com	Amanda Raab