

November 29, 2009

Dear Sirs or Madams:

I have accessed complimentary credit reports electronically from each of the credit bureaus since the law was passed that allowed consumers to receive these free credit reports. However, I find the advertisements that I encounter during the online transaction annoying, and most importantly, somewhat confusing. Initially, I thought I had to accept the additional services being offered. Then it occurred to me that consumers could receive a complimentary credit report so I always decline the services. But, I find it incredibly annoying that I must first decline the many offers coming my way before I obtain the credit report.

I understand credit reporting bureaus are a profit making industry; therefore they want to market their fee for service products. Yet, I would greatly prefer if they delay their pitch until I have obtained my report.

Sincerely,

Renee Stikes