FTC Office of USMC 12m H-135 (ANNex) When such as have be have and and the how Ftc Secretary Dinge you to include a Froger tabers as asitistist request cidness impart on credit Scores, Stopcreditioned bureaus from lowering F10 Scores When vequests for FLCO Scores ave requested 20 / shart IUSUSOBIE

Monday, October 19, 2009

PERSONAL FINANCE

## Feds plan to target 'free' credit report

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Agency seeking input from public through November about proposed rules

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Federal trade regulators are changing the rules regarding how "free credit ports" are marketed, as required under Credit CARD Act of 2009. And they we to hear from you.

The Federal Trade Commission is c lecting comments on its proposed chan through Nov. 30.

To submit electronically, go to pul .commentworks.com/ftc/FreeCredit ReportNPRM/.

Or write: FTC, Office of Secretary, Ro H-135 (Annex T), 600 Pennsylvania A NW, Washington, D.C. 20580.

Among the agency's suggestions: 1 vate companies that use "free credit rep in their name would be required to f send customers to a page explaining t are not AnnualCreditReport.com, the f erally mandated centralized source.

The FTC also recommends that spor links from major credit bureaus, like Eq fax, be removed from all free credit resites, as consumers have complained t are irritating and confusing. And any ters for additional products, such as cr monitoring, could not be offered until consumer had received the free credit port.

The agency will issue the new regitions by Feb. 22.

McClatchy Newspan