

October 24, 2009

Janett Williams

Federal Trade Commission
Office of the Secretary
Room H-135 (Annex T)
600 Pennsylvania Ave. NW
Washington, D.C. 20580

Dear Commissioner(s):

Two years ago I had a problem obtaining my free credit report. I found the tactics of the credit report company to be intimidating and arbitrary. I resorted to writing both of my state senators and my congressional representative. I eventually received my free credit report, but it took over two months to get the report even with congressional help.

I have never requested another credit report because it was so difficult and daunting. I believe that was their intention. Their tactics were applied to both my husband and me.

I am enclosing a copy of the letter I sent to my senator and a copy of the letter I received from Equifax. The letter from Equifax is a form letter, so it is reasonable to conclude that many consumers receive this same form. It is also reasonable to conclude that many consumers supply the documents without questions.

As I stated in my letter to my senator, I felt Equifax arbitrarily demanded very sensitive documents without first telling me what the problem was. I have nothing but their word to even know if there was a legitimate problem. They demanded the documents but did not say what they were going to do with them, who was going to have access to them, how they were going to protect the documents, how long they were going to keep the documents or how they would destroy the documents when they are eventually discarded.

I believe the credit report companies do not want to provide free credit reports. I believe they intentionally intimidate people so we will leave them alone. I believe they want to make it difficult for us to get our credit reports. Lastly, I believe all citizens need to be protected from them and their strong arm tactics.

Thank You,

 Janett A. Williams 

November 13, 2007

Janett A. Williams

The Honorable Patty Murray
173 Russell Senate Office Building
Washington, D.C. 20510

Dear Senator Murray:

I need your help. A few years ago Congress enacted a law to allow the public to see their personal credit reports. This is a law I appreciate and utilize. Now, I believe one of the credit companies, Equifax, is engaged in a punitive malicious compliance of that law aimed at causing me to pay for a credit report or leave them alone.

My husband and I each requested our respective credit reports from Equifax in August. I received a letter from them saying I had neglected to include a check with my request. My husband received nothing. I checked my records and realized we had sent our requests after 11 months rather than after 12 months since the previous report. I made an adjustment to my record keeping procedures, waited until the 12 months were past and my husband and I again sent separate requests for our credit reports.

I then received a letter from Equifax saying the information I provided did not match their records. I could have made an error in my request – I do not know, I did not keep a copy. Several weeks later my husband received the same rejection letter from Equifax. In his, it was obvious he had entered our address incorrectly.

Now Equifax is saying we cannot get our credit reports without providing copies of what I consider highly sensitive items like copies of our Social Security cards, pay stubs, W2 forms or house deed. They demand these items without saying what they will do with them, who will have access to them or how they are going to protect them. I have included a copy of their letter for you to see what they insist I include. I believe Equifax's request is punitive and intended to discourage us and others like us, from making further requests for free credit reports. It has worked so far, that is why I am writing you.

I believe everyone should be allowed to make a second request on the standard form if by chance an error is detected in the first request, after all isn't the whole point of the law to make the report available to us? Not just I, but all citizens, need the help of Congress in this matter.

I Sincerely Thank You,

Janett A. Williams

Cc: Equifax Information Services LLC
PO Box 105466
Atlanta, GA 30348-5069

Dear Consumer:

We have received your request concerning your annual free credit report from Equifax and are looking forward to assisting you. However, the information you provided as proof of your identity does not match your information currently on file. Therefore, to protect your credit information, we must ask for some additional information in order to verify your identification and address.

A copy of one item in **EACH** of the categories below is needed in order to verify your identification and address. The item you choose in the identity category **MUST** contain your Social Security number, and the item you choose in the address category **MUST** contain your **current mailing address** of:

IDENTIFICATION

- * Social Security card
- * Pay stub with U.S. Social Security number
- * W2 form

ADDRESS

- * Driver's license
- * Rental lease agreement/house deed
- * Pay stub with address
- * Utility bill (gas, electric, water, cable, residential telephone bills)

To ensure that your request is processed without delay, please enlarge photocopies of any items that contain small print (e.g. driver's license, W2 forms, etc.). To avoid additional delays, keep in mind that if photocopies are not legible or contain highlighting, they may cause us to ask that you resubmit your request with more legible documents.

There is **NO CHARGE** for the annual free credit report, so if you included payment in the form of a personal check, it has been shredded for your protection. If you included a money order, it is being returned to you in a separate mailing directly from the Annual Credit Report Request Service.

Please submit the requested information and this letter to the address below.

Equifax Information Services LLC
PO Box 105466
Atlanta, GA 30348-5069

Thank you for the opportunity to assist you.

Equifax Information Services LLC

Would you like to know your credit score? You can purchase your Equifax credit score for a charge of \$ 7.95. If you have a major credit card you may use our automated ordering system at 1-877-SCORE-11, or you may send a check or money order for \$ 7.95 to:

Equifax Information Services LLC
PO Box 105252
Atlanta, GA 30348-5379