

OCTOBER 26, 2009

FEDERAL TRADE COMMISSION  
OFFICE OF THE SECRETARY  
ROOM H-135  
(ANNEX T)  
600 PENNSYLVANIA NW  
WASHINGTON, D.C. 20580

Dear Federal Trade Commission,

Just read in the Dallas Morning Newspaper yesterday an article about what I call "free credit reports".

Yes, I do feel very strongly that the Federal Trade Commission needs to do something about the confusion over " free credit reports".

I feel that if the 3 credit reporting agency are advertising that a person can get a complete report of their credit history and also their credit score, then the person should by all means receive the information free over the computer and not have to reach for their credit cards.

I feel very strongly that you, the Federal Trade Commission, should just once and for all go after the reporting agency and just tell them to just once and for all to stop this advertising of the word "free" And I do feel very much that if a certain person should request a second report from the same agency within one year, then by all means that order should be honored without any charge what so ever. I feel very strongly that we are being taken advantage of without any recourse. I feel that if a company advertise anything for free then by all means it should be free. That is why you should bring that to their attention. And if that does not work then by all means go after them with Contempt Charges.

But you and I know that the 3 reporting agency will find some loop hole to get that money from us. So, please do something about this so called "free credit reports." That is why I would like to see the 3 reporting agency get called onto the carpet in front of the Federal Trade Commission by having your Staff Attorneys just rake them over the HOT COALS.

Sincerely Yours,  
Mary MacDonald