

November 4, 2009

Federal Trade Commission
Office of Secretary
Room H-135 (Annex T)
600 Pennsylvania Avenue NW
Washington, DC 20580

Dear Sir:

I have tried to get a free credit report from Equifax through their web site, www.equifax.com/fcra with no luck. I have also called their telephone number 1-800-685-1111 and found no way to request a report. I did experience lots of ads and ways to request additional services for a fee. I finally resorted to writing to their address, but the response came not from Equifax but from CSC Credit Services in Dallas, TX. On the form sent from CSC, I must submit a copy of my Social Security card and Driver's License which I have not done yet. I have enclosed a copy of this form.

It has been very irritating and unnecessarily complicated. A report came from Trans Union and Experian immediately with no problems.

I asked for these credit reports because of a theft of information from my bank. I was advised to add a fraud alert to each of the credit files maintained by the credit reporting agencies.

Can you inform me how to get a free credit report from Equifax without all the complications? Thank you for your help in this matter.

Sincerely,

Charles B. Barry

Enc: Copy of CSC Credit Services Form

October 05, 2009

CHARLES B BARRY



Thank you for contacting CSC Credit Services.

Your request concerning your CSC Credit Services credit report has been received and we are looking forward to serving you. To be sure that no one other than you receives your personal credit information, please forward to us the items listed below. This information is needed to process your request and we will be unable to proceed without it. A copy of your credit file will not be sent to you until the information we are requesting is received in our office.

Please send photocopy of:

- Social Security Card or Pay Stub with Social Security Number, and
- Driver's License or Utility Bill or Lease Agreement (item/items must contain current address)

(Please Print Clearly and Complete All Sections)

Name (Last, First, Middle, Suffix) _____

Former Name (if applicable) _____

Current Address _____

City/State/Zip Code _____

Former Address(es) within last 5 yrs including City/State/Zip Code _____

Social Security Number _____ Date of Birth _____

Day Phone Number _____ Evening Phone Number _____

Signature _____ Date _____

Please send the items listed along with this completed form to:

CSC Credit Services
Disputes
P.O. Box 619054
Dallas, Texas 75261-9054

Thank you for your patience and cooperation.

Sincerely,
Consumer Assistance Center