



UNITED STATES OF AMERICA  
FEDERAL TRADE COMMISSION  
WASHINGTON, D.C. 20580

Office of the Secretary

August 13, 2014

Ms. Juliette Strauss  
State of Colorado

Re: *In the Matter of Credit Karma, Inc., File No. 132 3091, Docket No. C-4480*

Dear Ms. Strauss:

Thank you for your comment regarding the Federal Trade Commission's proposed consent agreement in the above-entitled proceeding. Your comment indicates that you are surprised to hear about Credit Karma, Inc.'s security failures and upset that the company failed to protect your personal information.

The Commission understands that security is very important to you. The proposed consent order requires Credit Karma, Inc. to implement a comprehensive security program and to obtain a biennial assessment from an independent third party for the duration of the 20-year order, among other things. These requirements will help ensure that your personal information is protected in the future.

We appreciate your support for the FTC's proposed consent order. The Commission has placed your comment on the public record pursuant to rule 4.9(b)(6)(ii) of the Commission's Rules of Practice, 16 C.F.R. §4.9(b)(6)(ii). The Commission has now determined that the public interest would best be served by issuing the Complaint and the Decision and Order in final form without any modifications. The final Decision and Order and other relevant materials are available from the Commission's website at <http://www.ftc.gov>. The Commission thanks you again for your comment.

By direction of the Commission, Commissioner McSweeney not participating.

Donald S. Clark  
Secretary