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March 18, 2005

Mr. Stuart K. Pratt
President
Consumer Data Industry Association
1090 Vermont Avenue, NW
Washington, DC 20005-4905

Dear Mr. Pratt:

I want to thank you for your responsiveness to my concerns regarding the problem of inadequate Internet web linkages to the centralized free credit report web site mandated by the 2003 Fair and Accurate Credit Transactions Act. These problems were brought to my attention by the December 7, 2004, letter of the Electronic Privacy Information Center (EPIC) and five other national privacy and consumer organizations alerting the Federal Trade Commission (FTC) to the fact that Internet web links to the free credit report web site from reputable consumer group and mainstream news web pages were being blocked with error messages. The letter also pointed out that blocking these direct web linkages made it more difficult for consumers to contact the free credit report web site through standard Internet search engines and increased the risk of consumers being confused or diverted by web sites engaged in phishing or sales of unnecessary or deceptive credit monitoring services.

My own investigation confirmed these consumer group complaints and also found that the web pages of the three nationwide consumer reporting agencies lacked clearly identifiable links to the centralized free report web site that Congress intended to be created and the FTC requested in final implementing regulations. The Equifax, Experian and TransUnion web sites provide obscured references to free credit reports in the lower corners of their main web pages, below more prominent solicitations for credit scores, credit monitoring services and "3-Bureau" credit reports. Two of these web sites required consumers to go to a second page containing additional marketing before finding the link to the free report web site.

It is my understanding that CDIA and its member nationwide consumer reporting agencies have agreed to take the following actions in response to these problems. First, as of March 21, 2005, the centralized free report web site ("www.annualcreditreport.com") will post, on its "Frequently Asked Questions" page, a specific explanation of the appropriate HTML code to use in creating direct links to the free report site. It is also my understanding that the green

Stuart K. Pratt
March 18, 2005
Page two

listing approach used to screen new links to the web site has already been discontinued. Second, CDIA has initiated discussions with Google to determine actions it can take, beyond permitting more direct links, to elevate the centralized free report web site to the top of search results listings when consumers initiate searches for "free credit reports." Third, Equifax has revised its web page, as of March 15, 2005, to provide a clearer, more noticeable direct link to the centralized free report web site in the upper right hand corner of their main web page. It is my understanding that Experian and TransUnion will make similar changes to their web sites in the next few weeks.

I appreciate these actions and will continue to monitor these web sites to assure that consumers are given the clearest, most direct means for obtaining their annual free credit reports.



BARNEY FRANK

cc: Chris Hoofnagle
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