



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

Chris Hoofnagle, Deputy Counsel  
Epic.Org  
1718 Connecticut Ave. N.W.  
Suite 200  
Washington DC 20009

JUN 23 2003

Re: FOIA Request No. 2003-470  
Credit Bureau Complaints

Dear Mr. Hoofnagle:

This responds to your May 30, 2003, letter requesting access under the Freedom of Information ("FOIA") to the number of consumer complaints received by the Federal Trade Commission since January 1, 1997, pertaining to the credit bureaus Experian, Trans Union, and Equifax. Pursuant to the FOIA and agency policy, we have searched our records as of June 3, 2003, the date we received your request in our FOIA office.

A search of the Commission's records located two responsive pages and copies are enclosed. If you have any questions about the way we handled your request, or about our FOIA regulations or procedures, please contact Kathy Kelliher-Sloan (202) 326-3253.

Sincerely,

A handwritten signature in cursive script that reads "Joan E. Fina".

Joan E. Fina  
Attorney

Enclosure

Table 2. Complaints Against Equifax, Experian, or TransUnion by Calendar Year

Calendar Year 1997			
Credit Bureau	Non-Identity Theft	Identity Theft <sup>1</sup>	Total
Equifax	332	---	332
Experian	305	---	305
TransUnion	238	---	238

  

Calendar Year 1998			
Credit Bureau	Non-Identity Theft	Identity Theft <sup>1</sup>	Total
Equifax	1,923	---	1,923
Experian	1,964	---	1,964
TransUnion	1,799	---	1,799

  

Calendar Year 1999			
Credit Bureau	Non-Identity Theft	Identity Theft	Total
Equifax	2,285	23	2,308
Experian	2,860	26	2,886
TransUnion	2,374	12	2,386

  

Calendar Year 2000			
Credit Bureau	Non-Identity Theft	Identity Theft	Total
Equifax	2,744	282	3,026
Experian	2,629	275	2,904
TransUnion	2,263	146	2,409

  

Calendar Year 2001			
Credit Bureau	Non-Identity Theft	Identity Theft	Total
Equifax	3,932	495	4,427
Experian	2,957	365	3,322
TransUnion	2,726	143	2,869

  

Calendar Year 2002			
Credit Bureau	Non-Identity Theft	Identity Theft	Total
Equifax	5,291	2,681	7,972
Experian	4,221	1,800	6,021
TransUnion	3,494	504	3,998

  

Calendar Year 2003 <sup>2</sup>			
Credit Bureau	Non-Identity Theft	Identity Theft	Total
Equifax	2,094	896	2,990
Experian	1,882	672	2,554
TransUnion	1,756	236	1,992

<sup>1</sup>The FTC began accepting consumer inquiries and complaints about identity theft in October 1999.

<sup>2</sup>Calendar Year 2003 includes January 1 - June 3, 2003.

## FOIA 2003-470 Credit Bureau Complaints

Table 1. Complaints Against Equifax, Experian, or TransUnion by Calendar Year

Calendar Year	Non-Identity Theft	Identity Theft <sup>1</sup>	Total
1997	875	---	875
1998	5,633	---	5,633
1999	6,746	42	6,788
2000	6,253	478	6,731
2001	7,590	741	8,331
2002	11,158	3,399	14,557
2003 <sup>2</sup>	5,211	1,188	6,399

<sup>1</sup>The FTC began accepting consumer inquiries and complaints about identity theft in October 1999.

<sup>2</sup>Calendar Year 2003 includes January 1 - June 3, 2003.