

**From:** Thomas, Bruce  
**Sent:** Friday, June 18, 2004 7:58 PM  
**To:** FactAStudy  
**Subject:** CONTACT INFO

FACT Act section 318(a)(2)(C) Study, Matter

No. P044804"

As a member of the public and a tax payer I truly believe that all agencies using or screening anyone using credit information automatically provide a copy of the credit report used to reject an application. Numerous times, I have requested such a copy and never received it. Although my schedule, at the time, prohibited yelling, writing letters and demanding action, I would now not tolerate such abuse.

I further believe that any rejection not followed with a copy be able to be forward to the FTC and a fine 1,000 first offense, 5,000 second up to 100,000 be implemented across the business community. Credit agencies have enjoyed a long standing relationship of not maintaining quality information that has significant impact on the health and welfare of numerous consumers and businesses alike. Criminal records are maintained by fingerprint information. Unsustainable information should also be subject to stricter review in house. Complaints of misuse or failure to adequately investigate erroneous reporting must be overseen by the FTC and substantial financial penalties be put in place for abusers. Since the credit reporting industry is headed by the three main reporting firms, with a complete lack of competition, only the threat of the loss of significant revenue would add enough incentive to cleaning up the industry.

Further, refusing firms should outline line, date and reason specifically in writing to the applicant with a copy of the report used clearly referencing the comment causing rejection.

Such action can reduce non-targeted financial advertisement, assist consumers who have been the subject of fraud, and bring professional cooperation between the business and consumer sections.

Bruce Thomas

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