



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

Division of Financial Practices

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**SAMPLE**

August 16, 2005

**CERTIFIED MAIL  
RETURN RECEIPT REQUESTED**

Dear [ ]:

This letter concerns the website [insert URL], for which you are listed as the registrant and requests that you review your website to determine whether it complies with the Federal Trade Commission Act (FTC Act). Staff of the Federal Trade Commission (FTC) have been monitoring the implementation of a new consumer right to obtain free credit reports under the Fair and Accurate Credit Transactions Act (FACT Act). Among other things, this new law gives consumers the right to receive a free credit report once every twelve months from each of the three national consumer reporting agencies – Trans Union, Equifax, and Experian. The FACT Act required these companies to set up a central source to process consumer requests. One way for consumers to get their free reports is through the website [www.annualcreditreport.com](http://www.annualcreditreport.com).

It appears you are using a uniform resource locator (URL) very similar to [www.annualcreditreport.com](http://www.annualcreditreport.com). Your URL leads consumers to other websites that require payment for credit reports. We are concerned that your actions may cause consumers seeking their FACT Act free credit reports to be mistakenly directed to your website.

Section 5 of the FTC Act prohibits unfair or deceptive acts or practices. If your website deceives consumers, your practices may be in violation of Section 5. Violations of the FTC Act may result in legal action by the Commission seeking a Federal District Court Injunction or an Administrative Order, and monetary remedies. We urge you to review your website and URL and take any actions necessary to ensure compliance with the law. Such actions could include changing the URL for your website if it misleads consumers and prominently placing a disclaimer on your site that clearly informs consumers that your website is not the official site through which consumers can obtain their free annual credit report.

We appreciate your prompt attention to this letter. We plan to revisit your site soon to determine its compliance with the law. If you have any questions, you may contact Sandra Farrington at (202) 326-2531 or Anthony Rodriguez at (202) 326-2757.

Sincerely,

Sandra Farrington

Anthony Rodriguez