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I think the FTC should give some consideration to also requiring that a consumer's credit score been known to them as well as the credit report. I work in the lending industry, and the credit score is vastly becoming increasingly important to how consumer credit worthiness is rated. I do realize a credit score is determined at the moment it is requested and can literally be different month to month, but consumers have no idea where they rank at any time if they are not told. They need to be told along with the credit report. Knowing first hand how little a consumer will understand about their credit report regardless of how simple you make it, it is the score that they can grasp more easily.

Thanks,

Mike E. Wilson