From: frboard-web-site@federalreserve.gov on 04/25/2006 09:05:06 AM

Subject: Fair Credit Reporting Act guidelines for furnishers of consumer info

Date: Apr 25, 2006

Proposal: Interagency Advance Notice of Proposed Rulemaking:

Procedures to Enchance the Accuracy and Integrity of Information Furnished to Consumer Reporting Agencies under Section 312 of the Fair and Accurate Transactions

(FACT) Act

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Comments:

I was very disappointed with Equifax. I had inaccurate information on my credit report last year. I contacted Equifax and they corrected the information. When I pulled my credit report this year, the same information appeared again! Also, two accounts with matching information right down to the account number appeared. This was obviously a duplicate. These two mistakes had lowered my credit score almost 30 points!