



Gottlieb, Mary H

From: Hurwitz, Evelyn S on behalf of Public Info
Sent: Tuesday, November 21, 2000 9:40 AM
To: Gottlieb, Mary H
Subject: FW: Fair Credit Reporting Act - Attention Docket No. 2000-81

-----Original Message-----

From: Dan [mailto:d_hughes@ameritech.net]
Sent: Monday, November 20, 2000 5:48 PM
To: public.info@ots.treas.gov
Subject: Fair Credit Reporting Act - Attention Docket No. 2000-81

While I agree with the basic premise that the Fair Credit Reporting Act needs some kind of consumer interface when proposed personal information is to be shared between Credit Institutions, I would prefer an specific "Opt In" strategy.

An "Opt Out" strategy puts the onus on the consumer to actively do 'something' to keep his or her information private. The institutions should have to solicit the consumer's specific buy-in or not be able to share the information.

J. Dan Hughes
(313) 845-7513