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**From:** Hurwitz, Evelyn S on behalf of Public Info  
**Sent:** Monday, October 23, 2000 10:48 AM  
**To:** Gottlieb, Mary H  
**Subject:** FW: Docket No. 2000-81

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

**From:** Andrew Wootten [mailto:[The2Woots@peoplepc.com](mailto:The2Woots@peoplepc.com)]  
**Sent:** Saturday, October 21, 2000 9:52 AM  
**To:** [comments@fdic.gov](mailto:comments@fdic.gov); [public.info@ots.treas.gov](mailto:public.info@ots.treas.gov)  
**Cc:** [The2Woots@peoplepc.com](mailto:The2Woots@peoplepc.com)  
**Subject:** Docket No. 2000-81

Attention: docket No. 2000-81. Andrew T. Wootten (757) 564-3530  
[The2Woots@peoplepc.com](mailto:The2Woots@peoplepc.com)

I submit to this council that it reconsider its ideas / actions that the consumer must opt-out of any such credit information sharing among financial institutions. Instead, I STRONGLY believe that the consumer should have the RIGHT instead to "OPT IN" to any sharing of information. The history they (the financial institutions) are providing is considered proprietary information, solely owned by me, and I should not have to ask for it NOT to be disseminated. The financial institutions should instead have to ask ME for permission, by my "opting in", for them to share this personal history with anyone else. Not the other way around.

The consumer side of this is already handled the same way. I constantly have to seek out the TINY TINY TINY box and comments therein, to "opt out" of the sharing of information I provide to be given to other companies. If I check each and every one of these I receive, how is it then that I continue to receive like advertisements? I do not at all feel these "opt out" options are taken seriously by the agencies supplying them. They are simply jumping through a hoop that you are creating, only to do just what they want anyway.

IF, on the other hand, they HAD to have my approval, my "OPT IN" option supplied, and had to ACTIVELY seek my approval out, instead of passively doing so, we / I would see less of the kind of "abuse of power" that I see daily in my mail, my e-mail, my telephone calls, etc.

In closing, I ask you, I implore you, not to go forward with this "opt out" proposal, but to create an "OPT IN" option for all consumers instead. The information that consumer agencies "share" with one another, and now financial institutions, is considered by me to be proprietary information, and I should NOT have to ask that it NOT be shared, THEY should have to ask ME, get my permission, maybe even pay me for it, to share with others.

Sincerely,  
Mr. Andrew T. Wootten  
5916 Meriwether Court  
Williamsburg, VA 23188  
(757) 564-3530  
[The2Woots@peoplepc.com](mailto:The2Woots@peoplepc.com)