

**UNITED STATES OF AMERICA  
BEFORE THE FEDERAL TRADE COMMISSION**

**COMMISSIONERS:** William E. Kovacic, Chairman  
Pamela Jones Harbour  
Jon Leibowitz  
J. Thomas Rosch

**RESOLUTION DIRECTING THE USE OF COMPULSORY PROCESS TO STUDY THE  
EFFECTS OF CREDIT SCORES AND CREDIT-BASED INSURANCE SCORES  
UNDER SECTION 215 OF THE FACT ACT**

FTC Matter No. P044804

**Nature and Scope of Matter:**

To comply with Section 215 of the Fair and Accurate Credit Transactions Act, 15 U.S.C. § 1681 note (2006), Pub. L. No. 108-159 (Dec. 4, 2003), which requires the Commission and Federal Reserve Board to conduct a study, and to submit a report on the study to Congress, of the effects of the use of credit scores and credit-based insurance scores on the availability and affordability of a range of consumer financial products and services.

The Federal Trade Commission hereby resolves and directs that compulsory process under section 6(b) of the Federal Trade Commission Act and Section 215 of the Fair and Accurate Credit Transactions Act be used in connection with this matter.

**Authority:**

Sections 6, 9, and 10 of the Federal Trade Commission Act, as amended, 15 U.S.C. §§ 46, 49, and 50; Section 215 of the Fair and Accurate Credit Transactions Act, 15 U.S.C. § 1681 note (2006); FTC Procedures and Rules of Practice, 16 C.F.R. §§ 1.1 *et seq.*, and supplements thereto.

By direction of the Commission.

Donald S. Clark  
Secretary

Issued: May 16, 2008