



John E. Cannon

November 17, 2004

Federal Trade Commission/Office of the Secretary  
Room H-159 (Annex O)  
600 Pennsylvania Ave., N.W.  
Washington, DC 20580

RE: FACTA Credit Score Fee, Project No. R411004

Sir/Ms:

Of course, a free credit report would be a terrific idea.

The following comment involves my recent credit report.

Several bankcard charge accounts, none of which had been used for a number of years, appeared on the credit report. A comment accompanying the report indicated that too many open accounts lowered my credit score.

Shouldn't some kind of rule be put into effect to prevent this from happening? Thanks for any consideration.

Sincerely,

*John E. Cannon*  
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