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Federal Trade Commission Office of Secretary  
Room H-159 (Annex G)  
600 Pennsylvania Ave.  
N.W. Washington D.C. 20580



FACTA Credit Score Fee  
Project No. R411004

Why should the consumer be required to pay for his or her personal credit score. It is that person's personal information. I also think that when one's score changes significantly that, that person should be notified...not be required to pay, to be notified, or be treated negatively because of unknown negative information that is in the report.

We cannot improve upon what we are not knowledgeable about.

There are outfits out there that are automatically charging +\_ \$100 a year to monitor your credit score...How Absurd!! I was charged without any request for the service!! It made me very angry and I called to refuse payment of it. This issue has me very upset. I assume I have a good credit score, but I have not paid to get the report. Therefore I do not know whether my score is good or if my credit report is accurate.

I guess a small fee of \$5.00 for the compilation and providing ones credit score would be reasonable.

Joan Fessler

