

## Credit Report Freezes - Comment, Project No. P075420

Comments are organized by section and question number:

### **I.8**

The fact that the states were required to pass legislation to protect citizens, by mandating CRA support for credit freezes, is a clear indication that the CRAs are not interested in consumer protection, but solely in their own profits.

Fortunately, I live in a state that has passed such legislation, and I was, with some difficulty, able to freeze my credit, without charge, through all three CRAs. I have not had any incidents of misappropriated credit since, and this has given me a great deal of peace of mind. This credit data, this information that is sold by the CRAs is, in fact, about you, your information. The right to protect and secure that information should be the right of all U.S. citizens, without cost.

### **I.5**

Processing credit freezes through a central source would be greatly preferred to the current procedure. The primary advantage would be elimination of duplication. Currently one has to send documentation to all three agencies, along with duplicate request letters. The three CRAs are not consistent in their documentation requirements either. Using a single source would eliminate this duplication and inconsistency.

### **I.12**

Credit freezes should either be neutral or positive with regard to credit rating. If a person has excellent credit and chooses to protect it, that action should never be viewed in a negative light.

### **II.16**

Working with both TransUnion and Equifax to freeze my credit was straightforward and problem free. They have websites which explain in detail the documentation required, even providing a sample letter in one case. I sent the documentation and received prompt confirmation of the credit freeze, along with PINs to lift the freezes as needed.

Experian was another matter. Despite having provided a letter exactly as requested and all needed accompanying materials (including 2 examples of data compromise), they chose instead to apply a 'fraud alert' instead of a freeze. When I attempted to contact them by phone, I was not allowed to get past an operator. The operator acknowledged that only 'paying customers' were allowed to talk to customer service. Even though the error was theirs, I was still required to write to them again and send another certified letter to explain that I had requested a 'credit freeze' not a 'fraud alert'. Experian provided abysmal support for this effort, and receives the lowest mark.