



CDIA

CONSUMER DATA INDUSTRY ASSOCIATION
Empowering Economic Opportunity

STATEMENT OF

STUART K. PRATT

CONSUMER DATA INDUSTRY ASSOCIATION
WASHINGTON, D.C.

BEFORE THE

Special Committee on Aging

United States Senate

ON

Identity Theft

July 18, 2002

Mr. Chairman, and members of the Committee, thank you for this opportunity to appear before the Senate Special Committee on Aging. For the record, I am Stuart Pratt, vice president, government relations for the Consumer Data Industry Association.

CDIA, as we are commonly known, is an international trade association representing approximately 500 consumer information companies that provide credit and mortgage reporting services, fraud prevention and risk management technologies, tenant and employment screening services, check fraud prevention and verification products, and collection services, as well.

We commend you for holding this hearing on the crime of identity fraud. It is an equal-opportunity crime that can affect any of us. Identity fraud is a particularly invasive form of fraud where consumers, consumer reporting agencies and creditors must untangle the snarl of fraudulent accounts and information resulting from a criminal's actions. The task can be frustrating, and, in severe cases, time-consuming for all concerned.

The Committee has asked us to outline our members' efforts to protect consumers from identity fraud. In that regard, let me focus on two points today:

- CDIA members have been at the forefront of efforts to understand the nature of this crime for years and they have established victim assistance procedures, which go beyond the requirements of any law.

- Consumer education is a mainstay of any successful campaign to reduce the incidence of identity fraud. Though preliminary, some data indicate that industry and governmental efforts to reach consumers is working.

CDIA Voluntary Victim Assistance Programs:

In March of 2000, the CDIA issued a news release (included with this testimony) which outlined the credit reporting industry's six-point victim assistance program. Ours was the first industry to step forward and not merely educate its members about the problems consumers experienced, but to seek specific changes in business practices. These ID fraud victim assistance initiatives were the culmination of internal reviews of current processes by senior fraud personnel; interviews with law enforcement, victims and privacy advocates; as well as input from our association's outside counsel to this effort, former Vermont Attorney General, M. Jerome Diamond. The industry's voluntary initiatives became effective on January 1, 2001, and while our attached news release outlines all six initiatives, let me highlight a few for the Committee.

Standardizing Security Alerts – Prior to the CDIA's initiative, the three credit reporting systems were already voluntarily administering a system of security alerts, which are text messages (often accompanied by a code) included in a consumer's credit report, which notify lenders and other users of the report of the fact that a consumer has contacted the credit reporting system and believes that he or she is a victim of identity fraud. The alerts contain, at the consumer's request, one or two telephone numbers for the lender to use in contacting the consumer to verify that he or she is truly seeking a new line of credit or other service.

The CDIA's initiative sought to improve the effectiveness of these alerts in two important ways:

- The text of the security alerts is now standardized with the goal of ensuring that the consumer's request is honored regardless of which credit reporting system is used by a lender.
- The text message is now preceded by an alpha-numeric code that ensures that even in a computer-to-computer transmission, the fact that a security alert is part of a consumer's file is easily identified by the lender's system.

The security alert is transferred with any consumer credit report, whether it is a highly codified version, or summarized or otherwise formatted for a particular lender's system.

Standardizing the First Three Steps – In our interviews with consumer victims, we learned that consistency of experience is important. When consumers learn that they are victims of identity fraud, they are often advised to order a copy of their file disclosure (i.e., credit report) from each of the three credit reporting systems. Under the CDIA initiative, when consumers call any one of the automated systems to order their file disclosures, they can now have confidence that the same three key steps will be taken:

- A security alert will be added to the consumer's file ensuring that if a criminal is still active, that subsequent lenders will know that the consumer may be a victim of identity fraud.

- The consumer's file will be opted-out of any direct-mail offers of credit or insurance, thus ensuring that only where the consumer initiates a transaction will the consumer's file be accessed.
- The consumer's file will be placed in the mail to the consumer within three business days or the consumer's request.

Following Up – Consumers victims expressed frustration with the difficulty of knowing whether or not the crime was “over.” In an effort to help consumer victims stay actively involved with our members where ID fraud has occurred, CDIA's credit reporting members altered their practices. Specifically, after a consumer's file has been corrected and the fraudulent data has been removed through a traditional reinvestigation process, our members will then continue to send the ID fraud victim additional copies of his or her file during the next 90 days. With each file, the consumer will have a toll-free number, which provides access to live personnel and thus, if the consumer spots additional problems with the file, he or she can contact our members quickly and have the problem resolved. This 90-day service extends beyond the requirements of the Fair Credit Reporting Act (15 U.S.C. Sec. 1681 *et seq.*) and helps mitigate the effects of this longitudinal crime.

New Victim Assistance Procedures and Police Reports – Victims of identity fraud want to be believed when they claim that they are victims of the crime, and they want their situation addressed quickly. Our members looked for a safe and sound process to meet this need and as you can see in our attached letter to the Federal Trade Commission, our members have not only committed themselves to removing fraudulent data upon request of a victim who has a police report, but we have coordinated this effort with the FTC's ID Theft Clearinghouse. Following are

the comments of J. Howard Beales, III, Director of the FTC's Bureau of Consumer Protection, regarding our members' program.

“Another collaborative effort with tremendous promise is your new police report initiative. Through this program, the three agencies have agreed to block any credit line when they receive from the consumer a copy of the police report documenting the identity theft. And, last year the IACP passed a resolution encouraging local law enforcement to issue police reports to ID theft victims.¹ We're doing our part too, developing a training video with IACP to encourage the police to issue the reports. I appreciate that certain consumer-based initiatives require you to balance accuracy issues – knowing that the consumer's report contains all relevant credit information, including derogatory reports – against customer service. From my perspective, your police report initiative strikes just the right balance. You have an assurance of the consumer's good faith, evidenced through the official police report, and the consumer will be untouched by the false negative information. I encourage the ACB and its members to continue developing programs and systems that ease the burden on identity theft victims.”²

Acceptance of the FTC Fraud Affidavit – The FTC undertook a complex and laudable task of trying to simplify an ID fraud victim's paperwork burden by creating a single affidavit for multiple uses. A number of our members participated in the work group discussions which lead to the creation of this new form and all of the CDIA's nationwide credit reporting system members accept this affidavit.

CDIA and Consumer Education

Any time a crime is identified, we all want to find the one “silver bullet” which will stop it in its tracks. In reality, layers of efforts and, in some cases, years of work are necessary to truly reduce the incidents of a particular type of crime. In our visits with law enforcement and with consumer groups, it was evident to the members of the CDIA that procedural changes are important, but that consumer education, focused on prevention and post-victim assistance, was essential.

¹ International Association of Chiefs of Police, *Curbing Identity Theft*, (Nov. 15, 2000) available at http://www.theiacp.org/leg_policy/Resolutions/resolutions2000.htm#idtheft

A Commitment to Call for Action - The CDIA committed financial resources and technical expertise to support the efforts of Call for Action, a consumer educational organization, which is reaching out aggressively to consumers and ID fraud victims. Enclosed with this testimony is a practical, easily understood brochure developed by Call for Action with the assistance of the CDIA. The brochure has been distributed to:

- National and state law enforcement agencies.
- States attorneys general and consumer protection offices.
- Military barracks and educational institutions.
- Call for Action regional affiliate offices.
- CDIA members.

Call for Action reports that more than 200,000 ID fraud brochures have been distributed and another 100,000 are going to print. Further, the information in the brochure is also available on their website and Call for Action reports that they have had more than 125,0000 visitors view their ID fraud information. The brochure, produced by Call for Action, is available at: www.callforaction.org/idtheftintro.html.

Call for Action's efforts also include the production of a video news release (VNR). Their VNR reached 6.7 million viewers nationwide. The VNR included interviews with the FTC and, again, highlighted a message of steps for prevention and for post-victim assistance.

Making sure victims understand their rights – In addition to the many voluntary steps members of the CDIA have taken on behalf of consumer victims, our members must also comply

² Excerpt from a speech delivered to the members of the Consumer Data Industry Association by FTC Director Beales on January 17, 2002.

with specific duties under the Fair Credit Reporting Act (15 U.S.C. Sec. 1681 *et seq.*). As important as it is for our members to comply with the law, it is equally important that victims of identity fraud are fully aware of their rights. To help accomplish this goal, the CDIA produced a brochure entitled “The Credit Reporting Dispute Resolution Process.” A simple flow chart, which is color coded, ensures consumers understand what must be done with their dispute of fraudulent information each step of the way. It has been an effective educational tool and it won the National Association of Consumer Agency Administrators’ Print Media – Private Sector Category Award in 2000. Each year the CDIA sends letters to state consumer protection and states attorneys general offices offering free bulk supplies of this brochure.

Are the efforts of government and the private sector paying off? - There are some trends which are encouraging and which show that our nation is making progress on this issue. The efforts of the FTC, our industry and others to educate consumers about the crime of identity fraud appear to be making headway.

First, our own members report that the majority of consumers who contact our credit reporting members’ fraud units are taking preventative steps and are not reporting an actual crime. This is a strong indicator that the message is getting out to consumers to exercise caution and quickly take the right actions to protect themselves.

Regarding victims of the crime, the FTC’s own ID fraud trend data shows that 42³ percent of the consumers who contacted the FTC learned about the occurrence of the crime in less than a

³ Federal Trade Commission Report produced by the Identity Theft Clearinghouse entitled “Identity Theft Complaint Data, *Figures and Trends on Identity Theft*”, November 1999 through June 2001, Page 4.

month. This percentage is fully ten percentage points higher than the statistic cited in the FTC's previous report. Here too, we see that where consumers are educated, they are learning how to spot the crime and take steps to limit the extent of the criminal's activity. Ultimately consumer education remains one of the best crime-prevention efforts on which we can continue to focus.

Summary

In conclusion, we believe that since this crime began being debated publicly, a great deal has changed. Our members have voluntarily adjusted their practices to better assist victims. The educational efforts of the private sector and the efforts of government are making progress with consumers, both in terms of a improving a consumer's understanding of prevention and post-victim assistance steps that can be taken. New laws have been enacted to define this crime and to clarify that consumers are clear victims. This point may seem to be less significant today, at one time victims' top complaint was merely that law enforcement didn't consider them to be victims under a crime statute. We continue to applaud the enactment of the "Identity Theft and Assumption Deterrence Act of 1998" (Pub.L. 105-318) and the more than 30 state laws which our members have actively supported.

In all of this, while procedures will help victims and reduce application fraud, and while consumer educational efforts will continue, we believe that it is critical is that Congress ensure that law enforcement has the resources necessary to enforce the law. Ultimately, identity fraud isn't a consumer protection issue begging for new laws. It is a crime prevention issue in need of large-scale, coordinated efforts to investigate and prosecute criminals. Law enforcement needs the financial support of Congress to get the job done. Everyone who even considers perpetrating

identity fraud, should also know that they will be pursued, prosecuted and incarcerated. These criminals deserve nothing less.

Thank you for this opportunity to appear before this Committee and to share our views. I am happy to answer any questions you may have.



Associated Credit Bureaus, Inc.
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Suite 200
Washington, D.C. 20005-4905

Tel. 202.371.0910
www.acb-credit.com

November 16, 2001

Ms. Betsy Broder
Assistant Director
Division of Planning and Information
Federal Trade Commission
600 Pennsylvania Avenue, NW
Washington, D.C. 20580

RE: Assisting Identity Fraud Victims – New Police Report Initiative

Dear Betsy:

Early this year ACB briefed you and your staff on a new consumer reporting industry voluntary initiative, which was still being implemented on a nationwide basis. This initiative involves using police reports as a validating document for consumers who claim they are victims of the crime of identity fraud. The police report initiative is now fully implemented, and we hope that FTC consumer assistance advisors will apprise identity fraud victims who contact the FTC hotlines of this new credit reporting industry procedure.

More specifically, this initiative involves the major credit reporting systems within our membership, and the actions they will take on behalf of consumers when their dispute of fraudulent information is accompanied by a police report. When a police report is provided as part of the process of disputing fraudulent data, Equifax, Experian and TransUnion will block these disputed items from appearing on subsequent consumer reports regarding that individual.

Our initiative is a recognition that identity fraud victims want to solve the problems resulting from the crime as quickly as possible. By accepting a police report as a validating document of a consumer's circumstance and blocking data prior to a reinvestigation, our members are greatly improving a victim's circumstances by facilitating faster resolution. While our police report initiative is resistant to fraudulent credit repair schemes, which often result in disputes of accurate information in credit files, it is not immune¹ and we urge the FTC to continue its excellent work in enforcing the Credit Repair Organizations Act (15 U.S.C. 1679 *et seq.*).

¹ Our members have received police reports which appear to be fraudulent. Even the most well-intentioned voluntary initiatives of industry seem to be immediately taken as opportunities by fraudulent credit repair schemes to attempt to delete accurate, derogatory information.

Ms. Betsy Broder
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November 16, 2001

Along with specific industry efforts such as this police report initiative or the six-point program announced March 14, 2000, ACB has also been focused on consumer and industry education with regard to the crime. Attached is a brochure which ACB helped design and fund through Call for Action, a nationwide network of consumer hotlines. You will see in the body of the brochure that among other advice, we urge consumers to report their experience to the FTC's response center. To date, more than 100,000 copies this brochure has been distributed to organizations and consumers, and plans for an additional 100,000 brochures are in the works.

We have also included a copy of a brochure which was developed by ACB and which consumers value greatly because it lays out the consumer relations process of the credit bureaus in a flow chart format. ACB distributes thousands of these brochures each year to state attorneys general, state consumer protection offices, state insurance commissioners and more.

The FTC has, of course, played a leading role in educating and assisting consumers regarding identity fraud. We applaud your efforts. In fact, during the past twelve months we have promoted ACB member awareness of the FTC's toll free number for victims and your extensive web site resources in our association publication, COMMUNICATOR, which reaches 1300 executives each month. In promoting the FTC's Sentinel system, we hope that the database of self-reported cases of identity fraud will become an essential investigative tool for law enforcement. We continue to believe that law enforcement efforts are a critical component in addressing the crime of identity fraud. Without an effective record of prosecutions, criminals will continue to believe that there little consequence for this crime, it will continue unchecked

In closing, we hope you find the information we've provided useful. Please give me a call if you have any questions (202.408.7416).

Sincerely,

Stuart K. Pratt
Vice President
Government Relations

Cc: The Honorable Timothy J. Muris
Howard Beales, Director, Bureau of Consumer Protection
Joel Winston, Acting Director, Financial Practices Division
Hugh Stevenson, Director, Division of Planning and Information



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1090 Vermont Avenue, N.W. Suite 200
Washington, D.C. 20005-4905

NEWS RELEASE

Contact: Norm Magnuson
Vice President of Public Affairs
202/408-7406

For Immediate Release
March 2000

Credit Reporting Industry Announces Identity Theft Initiatives

Associated Credit Bureaus, the international trade association for the consumer reporting industry, announced today a commitment on behalf of the nation's leading credit reporting agencies, to voluntarily implement a comprehensive series of initiatives to assist victims of identity theft in a more timely and effective manner.

"While there is no evidence to show that the credit report is a source for identity theft, our industry has always taken an active role in assisting consumers who are fraud victims. Our members have taken this responsibility seriously, and we're very proud of these initiatives that help consumers who are victims of identity theft or fraud," noted D. Barry Connelly, president of Associated Credit Bureaus. "Designing and implementing these initiatives is a significant milestone in the ongoing efforts of our industry to help address the problem of identity theft. As long as there are criminals who prey on innocent consumers, we will continue to seek even better ways to serve consumers and work with law enforcement and our industry's customers to address this threat."

Connelly outlined the industry's six-point program to improve identity theft victim assistance:

- Advocate the use and improve the effectiveness of security alerts through the use of codes transmitted to creditors. These alerts and codes can help creditors avoid opening additional fraudulent accounts.
- Implement victim-assistance best practices to provide a more uniform experience for victims when working with personnel from multiple fraud units.
- Assist identity theft victims by sending a notice to creditors and other report users when the victim does not recognize a recent inquiry on the victim's file.
- Execute a three-step uniform response for victims who call automated telephone systems: automatically adding security alerts to files, opting the victim out of prescreened credit offers, and sending a copy of his or her file within three business days.

- Launch new software systems that will monitor the victim's corrected file for three months, notify the consumer of any activity, and provide fraud unit contact information.
- Fund, through ACB, the development of a series of consumer education initiatives through ACB to help consumers understand how to prevent identity theft and also what steps to take if they are victims.

ACB's initiatives, to be fully implemented within seven months of this announcement, resulted from a task force comprising senior executives from the ACB Board of Directors and former state Attorney General, M. Jerome Diamond. Diamond interviewed consumer victims and law enforcement officials, made on-site visits to credit reporting agency fraud units, and obtained input from privacy advocates. His counsel was an integral part of the decision-making process and influenced the final content of the initiatives.

Connelly said: "Identity theft is a crime that is deeply unsettling for the victims. Our initiatives will make it easier for victims to put their financial lives back together." Connelly stressed, though, that the crime extends beyond individuals to creditors and ACB members, and added, "We must all work together in the areas of prevention and victim assistance. We supported the enactment of the Identity Theft Assumption and Deterrence Act of 1998 and have worked with more than half of the state legislatures on similar laws. We urge law enforcement to vigorously investigate and prosecute the criminals."

Associated Credit Bureaus, Inc. is an international trade association representing 500 consumer information companies that provide fraud prevention and risk management products, credit and mortgage reports, tenant and employment screening services, check fraud and verification services and collection services.

Source: Associated Credit Bureaus, Inc.

Web site: www.acb-credit.com

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Stuart K. Pratt
Vice President Government Relations
Associated Credit Bureaus, Inc.
Washington, D.C.
202.408.7416 - Direct

identity theft



what is identity theft?

Identity theft is when someone obtains a person's identifying information, such as name, address, date of birth, social security number or mother's maiden name. Using this information illegally, an imposter can open new credit card accounts, drain your bank accounts, purchase automobiles, apply for loans, open utility services and on and on.

No matter how cautious you are, you cannot guarantee that a criminal will not obtain your information. The following steps will tell you what the warning signs are, how to protect yourself, what to do if you become a victim and the resources you will need.

warning signs

Often, there are no warning signs that identity theft has occurred. However, some reasons for concern are:

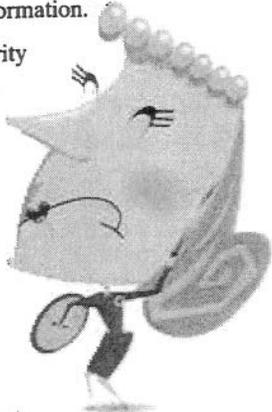
- ☞ Your monthly credit card and bank statements suddenly stop arriving.
- ☞ You are denied credit for no apparent reason.
- ☞ You start getting bills from companies you do not recognize.
- ☞ Credit collection agencies try to collect on debts that do not belong to you.



how to protect yourself!

Personal Information

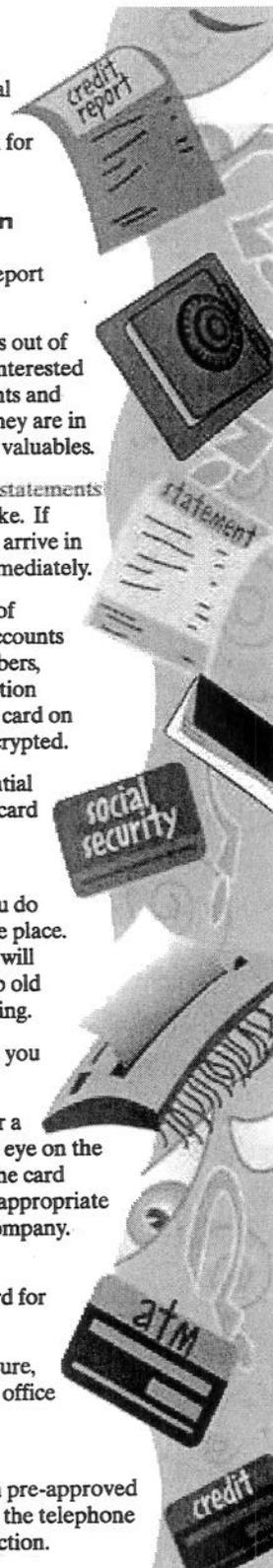
- ☞ Ask your bank, doctor's office, other businesses and your employer how they use and protect your personal information.
- ☞ Never carry your Social Security card, Social Security number, birth certificate or passport, unless necessary.
- ☞ Do not put your address, telephone number or driver's license number on a credit card sales receipt.
- ☞ Social Security numbers or phone numbers should not be put on checks.
- ☞ Identifying information should not be given over the phone or the Internet to someone you do not know or on a cellular or cordless phone.
- ☞ Shred all personal documents before placing them in the trash.

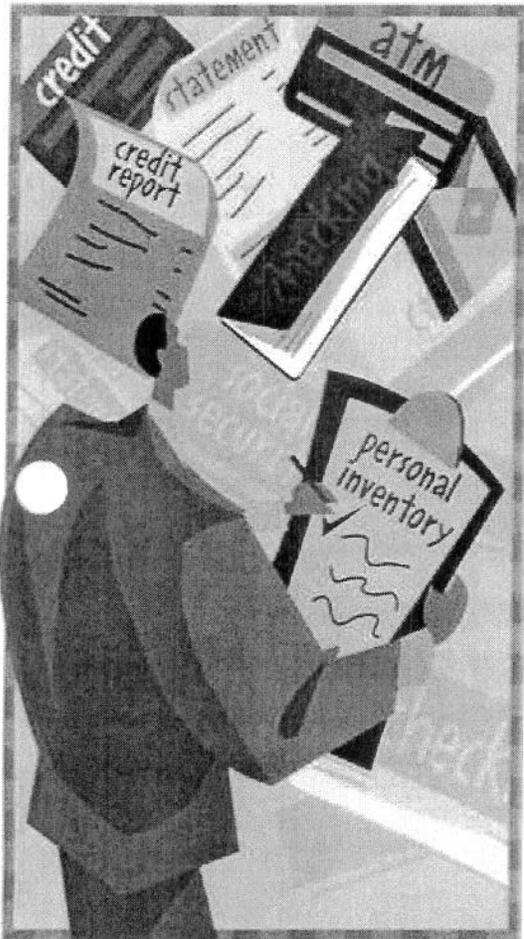


- ☞ If your state uses your Social Security number as your driver's license number, ask for another number.

Financial Information

- ☞ Get a copy of your credit report every year.
- ☞ Keep your financial records out of sight. Burglars are just as interested in credit cards, bank accounts and investment statements as they are in your TV, jewelry and other valuables.
- ☞ Check monthly credit card statements for charges you did not make. If monthly statements do not arrive in the mail, call the lender immediately.
- ☞ Keep a list, in a safe place, of all credit cards and bank accounts including the account numbers, phone numbers and expiration dates. Only use your credit card on the Internet if it will be encrypted.
- ☞ Shred financial or confidential information such as credit card pre-approvals, credit card receipts, etc.
- ☞ If you have credit cards you do not use, store them in a safe place. Cancel the accounts if you will not use them again. Cut up old credit cards before discarding.
- ☞ Carry only the credit cards you plan to use.
- ☞ When you have applied for a new credit card, keep your eye on the mail and the calendar. If the card does not arrive within the appropriate time, call the credit card company.
- ☞ Do not use your mother's maiden name as a password for accounts. Make one up.
- ☞ Unless your mailbox is secure, mail payments at the post office and pick up new checks at your bank.
- ☞ If you are not interested in pre-approved credit offers, opt-out using the telephone number in our resource section.





what to do if you have **become** a victim

Despite your best efforts to protect yourself, you have become a victim. Now what? The following steps should be taken immediately and at the same time to best insure your protection.

Record Keeping

In the process of resolving the theft of your identity, be sure to keep records of all correspondence with the creditors and government agencies you contact. Include the date and name of contact. Follow up all telephone contacts with a letter and keep a copy.

Creditors

Notify all creditors and financial institutions, in writing and by phone, that your name and accounts have been used without your permission. If an existing account has been stolen, ask the creditor or bank to issue you new cards, checks and account numbers. Carefully monitor the account activity on your statements. Report fraudulent activity to the issuing company immediately. The Fair Credit Billing Act (FCBA) is a federal law that limits a consumer's responsibility for fraudulent charges to \$50.

Local Law Enforcement

Immediately report the crime to local police. Provide them with as much documentation as possible. Make sure that the accounts are listed on the police report. Also, get a copy of the police report. Credit card companies, banks and credit reporting agencies may require you to show a police report to support your claim that a crime was committed.

Federal Law Enforcement

Report the crime to the Federal Trade Commission (FTC). The FTC collects complaints about identity theft from consumers and stores them in a secure online database called the Consumer Sentinel that is available to law enforcement agencies worldwide. The FTC provides information on ways to resolve problems resulting from identity theft and refers individuals to various private and government agencies for further action.

Federal Trade Commission Consumer
Response Center
600 Pennsylvania Avenue, N.W.
Washington, DC 20580
1-877-IDTHEFT
www.consumer.gov/idtheft

The Credit Reporting Agencies

Contact the fraud units of the three credit reporting agencies: Equifax, Experian and Trans Union. Ask them to place a fraud alert on your credit report to help prevent new fraudulent accounts from being opened. Keep track of when it expires so you can ask for another one, if necessary. However, not all creditors check your credit report before issuing a new account.

As an ID fraud victim, you are entitled to a free copy of your credit report. Also, ask the agencies for a copy of your credit report every three months once you have become a victim. This can help determine how many

and which accounts listed are fraudulent. You can also identify the existing accounts that have been stolen.

Equifax 1-800-685-1111
www.equifax.com

Experian 1-888-397-3742
www.experian.com

Trans Union 1-800-916-8800
www.transunion.com

To opt-out of receiving pre-approved credit card offers, call 1-888-5-opt-out.

Utility Companies

Ask utility companies (local and long distance telephone service providers, gas, electric and water companies) to watch out for anyone ordering services in your name. If someone has ordered services in your name, cancel those accounts. If you are having trouble with falsified accounts, contact your state Public Utility Commission.

Other Resources

United States Postal Inspection Service (USPIS)

The USPIS is a federal law enforcement agency that investigates cases of identity theft. The agency has primary jurisdiction in matters involving the integrity of the U.S. mail.

U.S. Postal Inspection Service
475 L'Enfant Plaza
Washington, DC 20260
202-268-2284
www.usps.gov/websites/depart/inspect/

United States Secret Service (USSS)

The USSS is a federal agency that investigates financial crimes. Generally, the USSS will intervene only when the dollar amount of the crime is high. However, they should still be notified in case it is part of a larger fraud ring.

U.S. Secret Service
Contact your local field office.
www.ustreas.gov/uss

Social Security Administration (SSA)

If you detect fraudulent use of your social security number, report it to the SSA. The SSA does not generally take action unless there is a high dollar amount, workplace impersonation or crimes committed in your name. They will only change your SSN if you fit their fraud victim criteria.

Social Security Administration
6401 Security Boulevard
Baltimore, MD 21235
1-800-269-0271 (fraud hotline)
www.ssa.gov/

Call For Action, Inc.

Call For Action, Inc. is an international nonprofit network of consumer hotlines. CFA volunteers provide assistance and mediate cases on behalf of consumers and small businesses. For the office nearest you, refer to the back of the brochure. For more information on identity theft visit www.callforaction.org.

additional steps to take:

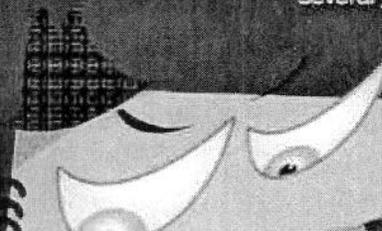
If your **bank accounts have been tampered with**, close those accounts, destroy any checks and cut up any ATM cards. Ask for password protection when opening new accounts.

If your **checks have been stolen or misused**, stop payment on all checks. Open a new account and reissue checks to legitimate creditors. Also, ask your bank to notify its check verification company to stop giving approval for any of the stolen checks.

If you believe your **investments or brokerage accounts have been tampered with**, report it to your account manager and the Securities and Exchange Commission.

Even if you think a problem is resolved, **check your credit report every six months** for several years after your identity was stolen.

If you suspect your **name and SSN are being used** by an identity thief to get a driver's license or non-driver's ID card in your name, contact your Department of Motor Vehicles.



Call For Action, Inc. (CFA) is an international nonprofit network of consumer hotlines affiliated with local broadcast partners. Help is available to individuals and small businesses. The Call For Action offices are:

WTAJ-TV Altoona, PA (814) 944-9336	WTMJ-TV Milwaukee, WI (414) 967-5495
WXIA-TV Atlanta, GA (678) 422-8466	WABC Radio New York, NY (212) 268-5626
WBZ Radio Boston, MA (617) 787-7070	KPNX-TV, KNAZ-TV & The Arizona Republic Phoenix/Flagstaff, AZ (602) 260-1212
WIVB-TV Buffalo, NY (716) 879-4900	WTAE-TV Pittsburgh, PA (412) 333-4444
WJW-TV Cleveland, OH (216) 578-0700	KTVI-TV St. Louis, MO (636) 282-2222
KKTV-TV Colorado Springs, CO (719) 457-8211	KTVX-TV Salt Lake City, UT (801) 908-0444
KTVT-TV Dallas/Fort Worth, TX (877) TEXAS11	WTOL-TV Toledo, OH (419) 255-2255
WXYZ-TV & WJR Radio Detroit, MI (248) 827-3362	WTOP AM & FM Washington, DC (301) 652-4357
WINK-TV Fort Myers, FL (941) 334-4357	NETWORK HOTLINE (All other areas) Bethesda, MD (301) 657-7490
WFMY-TV Greensboro, NC (336) 680-1000	
KCTV5 Kansas City, MO (913) 831-1919	INTERNATIONAL Radio Cultura Buenos Aires, Argentina



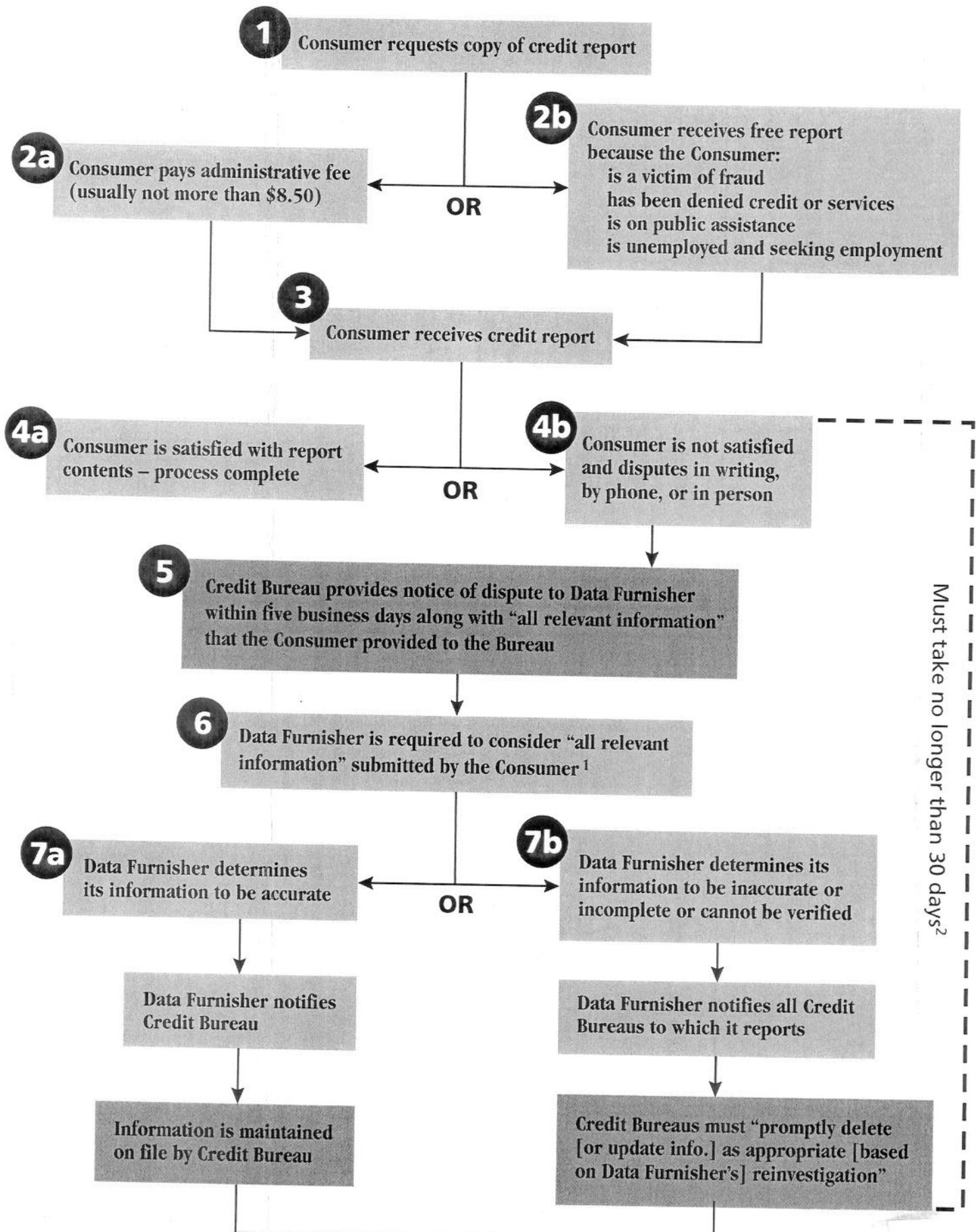
Call For Action Headquarters
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(301) 657-8260

www.callforaction.org



2509 S. Stoughton Rd., Suite 300
Madison, WI 53716-3319
(608) 663-5000 - FAX (608) 663-5000
www.cbmfoundation.org

Summary of Procedures for Disputing the Accuracy of a Credit Report



Associated Credit Bureaus

Associated Credit Bureaus (ACB) is the national trade association that represents credit reporting and mortgage reporting companies, as well as residential and employment screening companies and collections agencies.

For more information:

Associated Credit Bureaus
1090 Vermont Avenue, NW, Suite 200
Washington, DC 20005
(202) 371-0910
<http://www.acb-credit.com>

Federal Trade Commission
601 Pennsylvania Avenue, NW
Washington, DC 20580
(202) 326-2222
<http://www.ftc.gov>

Beware of Credit Repair Scams

If you wish to dispute an item on your credit report with a credit reporting agency, you are entitled to do so for free. A credit reporting agency will reinvestigate the dispute for free and, if applicable, issue you a revised credit report for free.

Credit repair organizations often promise to remove accurate information for a fee. But the Federal Trade Commission says, "the truth is, they can't deliver . . . Everything a credit repair clinic can do for you legally, you can do for yourself at little or no cost."

If you choose to use a credit repair agency, the organization must comply with the Credit Repair Organizations Act and must issue a disclosure document and a written contract to you. Further, they cannot request a fee in advance of services rendered. Finally, because the FTC says that "self help may be the best help," you should consider checking with the FTC before you use a credit repair organization.



Reporting Dispute Resolution Process

The federal Fair Credit Reporting Act (FCRA) governs credit reporting agencies, also known as credit bureaus, as well as credit grantors and data furnishers. If you dispute the accuracy of any piece of information in a credit report, you can dispute that information directly with a credit reporting agency. Once a dispute is received by a credit reporting agency, the credit reporting agency and the data furnisher must follow certain procedures to reinvestigate that dispute in a set period of time.

The flowchart on the inside of this brochure is designed to help you better understand the dispute resolution process and contains definitions of important terms that will better aid the reading of the flowchart. This brochure contains helpful hints for avoiding a common credit scam credit repair. Finally, this brochure will direct you to two important resources where you can go for further information about credit reporting.



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