



April 15, 2004

Federal Trade Commission
Office of the Secretary
Room 159-H
600 Pennsylvania Avenue NW
Washington, DC 20580

RE: FACTA Free File Disclosures Proposed Rule,

Matter no. R.411005

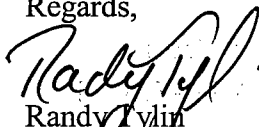
Dear Sir/Madam:

This letter is in response to the FTC's proposed rule concerning the establishment of a centralized source for consumers to request a free annual report from each of the national consumer reporting agencies. Specifically, our comments pertain to whether these agencies should also be allowed to use the information obtained in this process to market additional products and services.

1. We believe it is important to note that the FACT Act itself nor its past legislative history provide any indication that Congress intended the role of these Agencies to provide any ancillary products or services, other than what has been specifically documented.
2. The FTC has recently dedicated much time and resources toward protecting a consumers privacy. Allowing these agencies to exploit the information obtained through their prescribed duties, for their commercial benefit would clearly appear to be in conflict with the FTC's position on privacy.
3. Preventing these agencies from using the information obtained through their duties of the FACT Act, should not prevent them from marketing their ancillary products and services through traditional and legitimate methods.

For these reasons, we strongly urge the FTC to prevent these agencies from using consumer information in any other manner other than what Congress intended.

Regards,


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