

United States Senate

WASHINGTON, DC 20510

April 14, 2004

Chairman Timothy J. Muris
Federal Trade Commission
600 Pennsylvania Avenue, NW, Room 404
Washington, DC 20580

Dear Chairman Muris:

I write to register my objection to your proposed plan to delay New Yorkers' access to free credit reports for some seventeen months.

As you know, the Fair Credit Reporting Act, signed into law in December, requires the major credit-reporting bureaus, upon request, to provide all consumers one free credit report per year. To handle those requests, the Federal Trade Commission has proposed that the credit bureaus together maintain a single Web site, toll-free number, and mailing address. But to protect the credit bureaus from being overwhelmed with requests, the FTC wants to phase in requests by region over nine months.

Under the FTC's proposal, consumers in the Western states will have access to free credit reports on December 1 while New Yorkers and consumers in other Eastern states will have to wait until September 1, 2005. The Midwest and South will be phased in between the West and the East.

I appreciate the need to establish a system that is not so inundated with requests that it will break down. But there is no rhyme or reason for why New Yorkers are getting the short end of the stick when it comes to free credit reports. The FTC should come up with a fair way to implement this plan that does not discriminate based on where people live.

I encourage you to consider alternatives, such as basing delayed access to credit reports on social security numbers (which are already required to obtain credit reports), that do not base the burden of delay disproportionately on those who live in the East.

Finally, I know that most New Yorkers are unaware of the FTC's proposed schedule. I encourage you to extend the comment period to give my constituents an opportunity to offer their thoughts on this matter.

I look forward to your prompt response to these concerns.

Sincerely,



Charles E. Schumer
United States Senator