

Comment #: 6

May 8 2004

Mr. Loren Bailey

none

Florida

United States

My comment on the FACT Act Disposal Rule R-411007 is as follows:

I feel that since a credit report effects our daily lives in such a large way and since it is required in order to get things as large as loans all the way to simple things such as having our water, electricity, and phones put into service, citizens should be able to access this report at least once a year to see their score. Requiring a credit report for basic services and then forcing a fee to see the reason why you can't have water turned on or why you have to pay a large deposit in order to have it turned on, is unfair. Some of the services that require credit checks are government sanctioned and therefore should be at the citizens disposal at their request. The social security number was not designed for this purpose originally and being required to give that number in order to check on your status as a responsible consumer is not acceptable for me. I, however, have no other suggestion other than at least allowing citizens to see their status at no charge to them.