

March 6, 2005

Annual Credit Report Request Service

To Whom It May Concern:

I went to your www.annualcreditreport.com website to gain access to my free credit reports from the three participating agencies, per the Fair and Accurate Credit Transactions Act (FACT) that took effect in Minnesota on 3/1/05. I had absolutely no trouble accessing my reports from two of the three agencies, Equifax and Experian. Both companies made it very easy to access my reports and print them out – I greatly appreciate this service and the commitment that these companies have made.

On a different note, I have had nothing but trouble from TransUnion and I thought you should know they are not in compliance with FACT. First, their site (which consumers are transferred to from the annualcreditreport.com site) was extremely slow and it took me several tries over a couple of days to actually be able to successfully input my information. Second, once I was able to provide my information for system confirmation, their system rejected my responses (saying it didn't recognize my birth year and other personal information). When I called TransUnion a person on the phone was able to help me verify my identity and grant access to the site. However, when I went in to physically order my free credit report, they tried to charge me \$9.95. When I called their customer service, I was told to pay the \$9.95 and give them a call later and they could talk about crediting me at that point. When I told them I was not comfortable paying and then having to follow-up to try to get my money back, I was told there was nothing they could do.

Clearly, TransUnion is not in compliance with the March 1, 2005 date for the State of Minnesota. I would like someone to follow-up with them and let them know this is not acceptable and that they need to comply, just like the other two agencies. Please let me know what I need to do to access my free report from TransUnion. I would appreciate anything you can do to look into this matter for me and the other consumers out there.

Sincerely,

Pam Kermisch

Cc: TransUnion, Federal Trade Commission (FTC)