

January 25, 2019

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Dear Sirs:

The undersigned consumer, civil rights, and advocacy groups write to urge your companies to take affirmative steps to help the credit histories of employees of federal contractors and owners/employees of small businesses impacted by the current partial shutdown of the federal government. This letter follows up on our letter of January 18, 2019, which urged your companies to take steps to help the credit histories of federal workers impacted by the shutdown.

As with federal workers, the shutdown has resulted in employees of federal contractors, such as security guards and janitors, missing paychecks. Small businesses that rely on federal workers for revenue, such as mom & pop cafes near federal buildings, have also suffered economically during this shutdown. As a result, the employees of these contractors and the owners/employees of these small businesses have been deprived of the income needed to pay their bills, including credit obligations. The shutdown will likely result in harm to the credit reports of many of these hard-working consumers, and lower their credit scores.

We recognize that the credit bureaus may not have adequate information in their files to indicate which consumers are the employees of a federal contractor or small businesses affected by the shutdown. However, we believe the credit bureaus can do more than passively rely on creditors to provide forbearances and, if they do, to properly report such forbearances and refrain from reporting negative information.

Thus, we call upon the credit bureaus to institute a special program in which employees of federal contractors and employees/owners of small businesses affected by the shutdown can apply directly to the credit bureaus for credit reporting relief. If a consumer can provide documentation that they are employed by a federal contractor or a small business, or own a small business, affected by the shutdown and have been deprived of income because of the shutdown, they should be able to have negative information such as delinquencies or collections removed from their credit reports. Such documentation could include:

- For employees of federal contractors, a letter from their employer stating that the employee was furloughed or otherwise unemployed due to the shutdown.
- For small business owners, financial records showing a loss of revenue and a statement explaining how this was the result of the shutdown.

- For employees of small business owners, a statement from the owner that the employee's hours or income were reduced or eliminated due to the shutdown.

We urge that the documentation needed for credit reporting relief be simple, easy to obtain, and not onerous, so that it does not deter employees or small business owners who desperately need credit reporting relief.

Thank you for your consideration. If you have any questions about this letter, please contact Chi Chi Wu, National Consumer Law Center, at 617-542-8010 or cwu@nclc.org.

Sincerely,

National Groups

National Consumer Law Center (on behalf of its low-income clients)
Americans for Financial Reform Education Fund
CAARMA Consumer Advocates Against Reverse Mortgage Abuse
Consumer Action
Demos
The Disaster Law Project
NAACP
National Association of Consumer Advocates
National Community Action Foundation
National Community Reinvestment Coalition (NCRC)
National Fair Housing Alliance
National Urban League
Prosperity Now
Public Citizen
U.S. PIRG

State and Local Groups

AkPIRG (AK)
Arizona Coalition to End Sexual & Domestic Violence
Arizona Council of Human Service Providers
Center for Economic Integrity (AZ)
PHOENIX IDA (AZ)
World Hunger Ecumenical Arizona Task-Force (WHEAT)
Wildfire: Igniting Community Action to End Poverty in Arizona (AZ)
East Bay Community Law Center (CA)
The Utility Reform Network (TURN) (CA)
Jacksonville Area Legal Aid, Inc. (FL)
New Jersey Citizen Action
Empire Justice Center (NY)
Public Utility Law Project of New York
Citizens Coalition (OH)
VOICE – OKC (OK)
Virginia Citizens Consumer Council (VA)
Virginia Poverty Law Center (VA)