

Privacy Archive

Big Data & Identity Errors

Policy Analysis

Policy Briefs, Reports & Press Releases

- Big Data: A Big Disappointment for Scoring Consumer Credit Risk, March 6, 2014
- Broken Records: How Errors by Criminal Background Checking Companies Harm Workers and Businesses, April 2012
- Automated Injustice: How a Mechanized Dispute System Frustrates Consumers Seeking to Fix Errors in Their Credit Reports, Report and Press Release, Jan. 2009

Comments, Letters & Testimony

- Letter from NCLC and 38 other advocacy organizations urging the FCC to oppose opt-in customer consent for broadband & other telecom. providers and to prohibit forced arbitration clauses in contracts, Sept. 7, 2016
- CFA et al Comments to FCC on Broadband Privacy NPRM, May 27, 2016
- Comments to the Federal Trade Commission re Big Data: A Tool for Inclusion or Exclusion?, Aug. 15, 2014
- Letter to the FCC re: consumer group meetings with the FCC about the importance of protecting consumers from auto-dialed calls to cell phones without consumers' consent, June 6, 2014
- Group letter to FCC regarding notice of Ex Parte presentation, May 12, 2014
- Testimony before the U.S. Senate Banking Committee Subcommittee Re: Making Sense of Consumer Credit Reports, Dec. 19, 2012
- Testimony before the U.S. House regarding "Examining the Uses of Consumer Credit Data", Sept. 13, 2012
- Testimony before the U.S. House regarding Use of Credit Reports in Employment and Restoring Consumer Rights for Adverse Action Disclosures, Use of Credit Information beyond Lending: Issues and Reform Proposals, May 12, 2010
- Comments to the Federal Trade Commission (FTC): Prevent Deceptive Marketing of Credit Reports, Consumer Group Comments, Dec. 2009

Electronic Technologies & Communications

Fair Debt Collection and Intrusive Calls

- NCLC's testimony at Senate hearing on TCPA and robocalls, May 18, 2016 Press Release
- Ex parte letter to the FCC re ongoing attempts by industry to weaken the consumer protections of the Telephone Consumer Protection Act, Jan. 16, 2015
Class Actions and the Telephone Consumer Protection Act - Who Benefits? Seven Myths and Facts
- Press Release: FCC Set to Open Floodgates for Robocalls to Cell Phones, Jan. 14, 2015
- Group comments to the FCC re: preserving the Telecommunications Consumer Protection Act (TCPA) protections for cell phones, Nov. 17, 2014.
- Comments to the Federal Communications Commission re: Rules and Regulations

Implementing the Telephone Consumer Protection Act of 1991, Sept. 26, 2014

- Comments to the FCC opposing change to the Telephone Communications Protection Act to allow marketing robo-calls to cell phones, Aug. 8, 2014
- Group letter to FCC letter regarding notice of Ex Parte presentation, May 12, 2014
- Testimony to the FCC Opposing HR 3035, the Mobile Informational Call Act of 2011 by the National Association of Consumer Advocates and National Consumer Law Center Nov. 4, 2011
- Group Letter to House Committee on Energy & Commerce Opposing Plan to Allow Debt Collector Robo-Calls to Cell Phones, Sept. 22, 2011
- Comments to the FTC: Collecting Consumer Debts: The Challenges of Change, June 2007
- Comments to the FCC Opposing Debt Collectors Autodialing Personal Cell Phones, 2006

Electronic Transactions

- NCLC and NACA comments to the FCC re: ACA International's Reply Comments re: for Consumer Bankers Association petition re: exemption to the Telecommunications Consumer Protection Act, Jan. 12, 2015
- Group comments to the FCC re: opposing the American Bankers Association exemption to the Telecommunications Consumer Protection Act to allow robocalls to cell phones, Dec. 19, 2014
- Group comments re: Operating Rules Amendments to Improve Network Quality to NACHA-the Electronic Payment Association, January 13, 2014
- Group Comments to the FTC re: Telemarketing Sales Rule (Remotely Created Checks and Payment Orders), Aug. 2, 2013
- Testimony before the U.S. House Subcommittee on Social Security re: Protecting Social Security Benefits from Predatory Lending and Other Harmful Financial Institution Practices, June 24, 2008

Protecting Financial Information

- Advocates' letter to the FCC urging rulemaking on broadband privacy, Jan. 20, 2016 and fact sheet

Domestic Violence Survivors

- Credit Reporting and Repair for Domestic Violence Survivors Webinar, PowerPoint Presentation, April 27, 2010

Litigation

- Amicus brief of NCLC and NACA in *Carvalho v. Equifax*
- FCRA preemption and furnisher liability, Amicus Brief of NCLC and NACA in *Gorman v. Wolpoff & Abramson* case, April 2009

Brochures & Other Consumer Information