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

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

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**
- **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**

- 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
- 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

- 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

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