

Privacy



Fair Credit Reporting

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Big Data & Identity Errors || Electronic Technologies & Communications **Protecting Financial Information**



The surge in collecting information via privacy policy “agreements” and capturing consumers’ personal and financial information via massive data sets (“Big Data”) is transforming the marketplace. Intrusive online and telemarketing scams as well as debt collection automated robocalls and calls to a person’s cell phone as well as to his/her family, friends and employer, are also on the rise. Use and distribution of inaccurate data can harm individuals by damaging credit ratings and employment prospects, ultimately undermining economic security.

NCLC advocates for appropriate curbs and protections to prevent the targeting of vulnerable consumers for exploitative products and abusive or fraudulent tactics and schemes. Transparency and accountability for providing accurate consumer information are also important policy and legal priorities.

Big Data & Identity Errors

Policy Analysis

Policy Briefs, Reports & Press Releases

- [If Companies Can Protect User Data in Europe, They Can Protect It Everywhere: Public Citizen and Center for Digital Democracy Release Sign-on Letter Urging Companies to Adopt Europe’s New Data Protection Rules](#), May 24, 2018
- [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

- [Group letter](#) urging Congress to address civil rights and privacy, April 19, 2019
- [Coalition letter](#) urging Congress to prioritize civil rights in upcoming privacy legislation, Feb. 13, 2019
- [Coalition letter urging Amazon to adopt the core elements of the new European Union General Data Protection Regulation as a baseline standard worldwide for all of its services](#), May 23, 2018
- [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

- [Building and Repairing Your Credit History](#) Brochure
- [Consumer Rights for Domestic Violence Survivors in Massachusetts](#) Brochure
- [Consumer Rights Screening Tool for Domestic Violence Advocates and Lawyers](#)
- [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

- [Protect Yourself from Identify Theft](#) (English)
- The Truth About Credit Reports & Credit Repair Companies ([English](#), [Chinese](#), [Korean](#), [Russian](#), [Spanish](#) and [Vietnamese](#))
- Understanding Credit Scores ([English](#))
- What You Should Know About Your Credit Report ([English](#))