

October 19, 2020

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Dear Sirs:

The undersigned organizations urge that your companies provide credit reports in Spanish and other languages used by consumers who are limited English proficient (LEP). This follows up on a [similar request that some of us made in October 2016](#) after the Wells Fargo fake account opening scandal. This time, our request is prompted by economic upheaval caused by the COVID-19 pandemic.

We appreciate that your companies have been providing free access to weekly credit reports via [annualcreditreport.com](#). We agree with [the joint statement that you issued](#) when you announced weekly free credit reports, stating that during these “unprecedented times” the credit bureaus would make “credit reports more accessible more often so people can better manage their finances and take necessary steps to protect their credit standing.” Access to regular credit reports is especially important for consumers who are struggling financially and have obtained forbearances or other accommodations from their creditors. Such consumers need to make sure the accommodations are being reported correctly, and to dispute the information if it is incorrect.

LEP consumers need just as much access to their credit reports for these same reasons. The need might be even greater in immigrant communities that have been disproportionately impacted by COVID-19, given that many community members are essential workers. However, many of these LEP consumers are unable to access their credit reports, or are significantly hampered in doing so, because credit reports are not provided in the language in which they are proficient.

Thus, we call upon your companies to make free annual reports available in languages other than English. At a minimum, reports should be available in Spanish and the other seven most frequently spoken languages by LEP households as determined by the U.S. Census Bureau (Chinese, Vietnamese, Korean, Tagalog, Russian, Arabic, and Haitian Creole). This is not just an issue of consumer fairness, it’s an issue of racial justice for the many Latinx, Asian, and Black essential workers who have been hard hit medically and financially by COVID-19.

The annual report form could be translated into each language at a reasonable expense. The [glossaries of mortgage and credit-related terms](#) in Spanish, Chinese, Vietnamese, Korean, and Tagalog created by the Federal Housing Finance Agency in collaboration with the CFPB also would make this task less burdensome.

By copy of this letter to the Consumer Financial Protection Bureau, we also urge the CFPB to require

your companies to provide free reports in the top eight LEP languages as described above.

If you have any questions about this letter, please contact Chi Chi Wu at 617-542-8010 or cwu@nclc.org.

Sincerely,

National Consumer Law Center (on behalf of its low-income clients)
Americans for Financial Reform Education Fund
Community Service Society of New York
Consumer Action
Consumer Federation of America
Consumer Reports
Connecticut Fair Housing Center
Demos
Empire Justice Center
Jacksonville Area Legal Aid, inc.
National Association of Consumer Advocates
National Fair Housing Alliance
National Housing Resource Center
Public Good Law Center
Public Justice
Texas Appleseed
Tzedek DC
U.S. PIRG

cc: Kathleen Kraninger, Director, Consumer Financial Protection Bureau