

January 18, 2019

Craig Boundy  
CEO  
Experian North America  
475 Anton Blvd.  
Costa Mesa, CA 92626

James M. Peck  
President and CEO  
TransUnion  
555 West Adams Street  
Chicago, Illinois 60661

Mark Begor  
Chairman and CEO  
Equifax, Inc.  
1550 Peachtree Street, N.W.  
Atlanta, Georgia 30309

Francis Creighton  
President and CEO  
Consumer Data Industry Association  
1090 Vermont Ave., NW, Suite 200  
Washington, D.C. 20005

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 federal workers impacted by the current partial shutdown of the federal government. As you know, the shutdown has resulted in some federal workers being unable to make payments on their mortgages, student loans, car loans, credit cards and other credit obligations due to being deprived of their paychecks. This in turn is likely to result in harm to their credit reports and lowered credit scores, all due to a shutdown that they had no role or responsibility in causing.

We appreciate the fact that some creditors have offered to provide forbearances to federal workers affected by the shutdown. However, this is not adequate to protect the credit records of federal workers, since these forbearances are not universal amongst creditors; they require the federal worker to apply for the forbearance; and they might not be provided automatically. Without automatic application of credit reporting relief, federal workers face ongoing harm from financial events beyond their control.

Thus, we call upon your companies to take more affirmative steps. We urge you to proactively remove any negative information that appears during the shutdown period from consumer credit reports if the credit report indicates that the consumer's employer is a federal agency affected by the shutdown.

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](mailto:cwu@nclc.org).

Sincerely,

**National Groups**

National Consumer Law Center (on behalf of its low-income clients)  
Allied Progress  
Americans for Financial Reform Education Fund  
CAARMA Consumer Advocates Against Reverse Mortgage Abuse  
Consumer Action  
Consumer Federation of America  
Demos  
The Disaster Law Project  
NAACP  
National Association of Consumer Advocates

National Fair Housing Alliance  
National Housing Law Project  
Prosperity Now  
U.S. PIRG  
Woodstock Institute

**State and Local Groups**

AkPIRG (AK)  
Arizona Center for Economic Progress  
Arizona Coalition to End Sexual & Domestic Violence  
Community Action Human Resources Agency (AZ)  
Pinnacle Prevention (AZ)  
WHEAT - World Hunger Education, Advocacy & Training (AZ)  
Wildfire: Igniting Community Action to End Poverty in Arizona (AZ)  
California Reinvestment Coalition  
East Bay Community Law Center (CA)  
Housing and Economic Rights Advocates (CA)  
The Greenlining Institute (CA)  
The Utility Reform Network (TURN) (CA)  
Connecticut Fair Housing Center  
Tzedek DC  
Jacksonville Area Legal Aid, Inc. (FL)  
Legal Assistance Foundation of Chicago (IL)  
Maryland Consumer Rights Coalition  
New Jersey Citizen Action  
Empire Justice Center (NY)  
Long Island Housing Services, Inc. (NY)  
Public Utility Law Project of New York  
Citizens Coalition (OH)  
Virginia Citizens Consumer Council (VA)  
Virginia Poverty Law Center (VA)