



UNITED STATES OF AMERICA
FEDERAL TRADE COMMISSION
WASHINGTON, D.C. 20580

Division of Privacy and Identity Protection

**VIA FEDERAL EXPRESS
SIGNATURE REQUESTED**

March 13, 2013 3:08 AM, T

¹ 15 U.S.C. § 1681 *et seq.*

² 15 U.S.C. § 1681b; 15 U.S.C. § 1681e(a).

³ 15 U.S.C. § 1681e(b).

⁴ 15 U.S.C. § 1681g; 15 U.S.C. § 1681i.

⁵ 15 U.S.C. § 1681j(a)(1)(A).
