

UNITED STATES DISTRICT COURT

TALLAHASSEE DIVISION

UNITED STATES OF AMERICA,

Plaintiff,

Civil Case No. 4:04cv 361 RH/LKS

v.

SPRINT COMMUNICATIONS COMPANY L.P.,
CAROLINA TELEPHONE AND TELEGRAPH COMPANY

CENTRAL TELEPHONE COMPANY,

by filing the Complaint with the Commission.

defendants have sought relief from the Commission.

parties: the parties have been represented by the attorney.

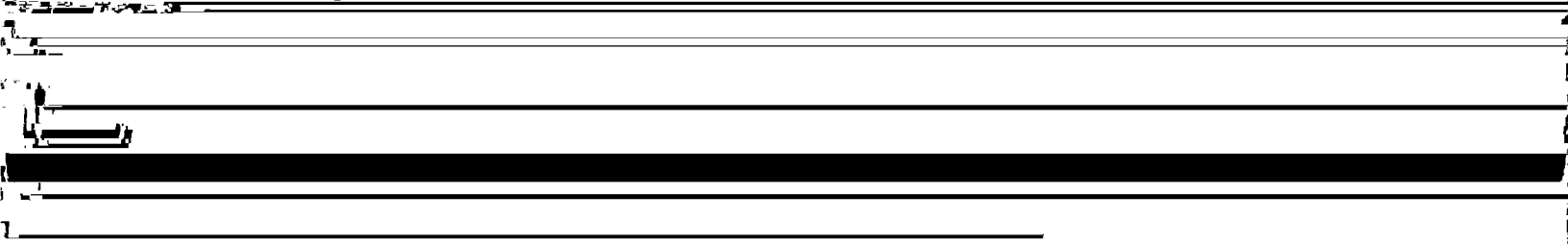
the terms as defined in Section 603 of the FCRA, 15 U.S.C. § 1681a, as amended;

~~Equal Credit Opportunity Act or "ECOA" 15 U.S.C. § 1601~~



§ 202, as amended;

~~Consumer Financial Protection Bureau 12 CFR 1017.11~~



of the FTC Act, 15 U.S.C. § 45(m)(1)(A), a civil penalty in the amount of one million one hundred twenty-five thousand dollars (\$1,125,000).

9 Defendants shall make the payment required by Paragraph 4 of this Order.

beginning on the date of entry of this Order.

in accordance with instructions provided by the Office of Consumer Affairs.

the adverse action and is unable to provide the consumer the specific reasons why the adverse action was taken; and (4) notice of the consumer's right:

(A) to obtain, under Section 612 of the FCRA, 15 U.S.C. § 1681j, within 60 days

to obtain a copy of the adverse action report and a copy of the consumer report

adverse action, within 30 days after receiving a completed application or within 90 days
after notifying the applicant of a counteroffer if the applicant does not expressly accept or
use the credit offered, with written notification that contains

[REDACTED]

10. For a period of three (3) years from the date of entry of this Consent Decree,

[redacted] shall maintain and make available to the Federal

Trade Commission, within thirty (30) days of the receipt of a written request, business records

[redacted] Consent Decree

[redacted] Consent Decree

violations thereof, or as justice may require.

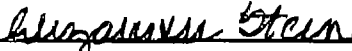
JUDGMENT IS THEREFORE ENTERED IN FAVOR OF [REDACTED]

pursuant to all the terms and conditions recited above.

Dated this _____ day of _____, 2004.

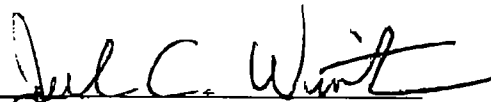
UNITED STATES DISTRICT JUDGE

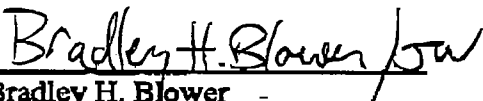
The parties, by their respective counsel, hereby consent to the terms and conditions of this


ELIZABETH STEIN
Attorney
~~OFFICE OF CONSUMER LIAISON~~

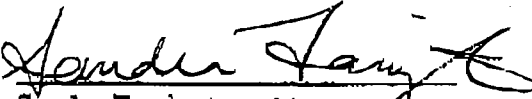
Civil Division
U.S. Department of Justice
Washington, D.C. 20530

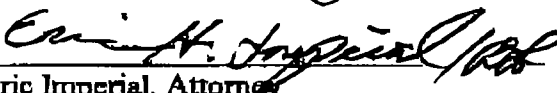
FOR THE FEDERAL TRADE COMMISSION:


Joel C. Winston
Associate Director for Financial Practices
Bureau of Consumer Protection
Federal Trade Commission


Bradley H. Blower
Assistant Director for Financial Practices
Bureau of Consumer Protection
Federal Trade Commission

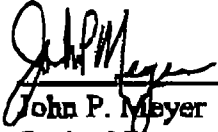

Ronald G. Isaac, Attorney


Sandra Farrington, Attorney


Eric Imperial, Attorney
Division of Financial Practices
Bureau of Consumer Protection
Federal Trade Commission
Washington, D.C. 20580
(202) 326-3231

FOR THE DEFENDANTS:

SPRINT CORPORATION and
SPRINT COMMUNICATIONS COMPANY L.P.



John P. Meyer
Senior Vice President

CAROLINA TELEPHONE AND TELEGRAPH COMPANY

CENTRAL TELEPHONE COMPANY OF TEXAS.
CENTRAL TELEPHONE COMPANY OF VIRGINIA,

SPRINT MISSOURI, INC.,
SPRINT-FLORIDA, INCORPORATED,
THE UNITED TELEPHONE COMPANY OF PENNSYLVANIA,
UNITED TELEPHONE COMPANY OF EASTERN KANSAS,
UNITED TELEPHONE COMPANY OF INDIANA, INC.,
UNITED TELEPHONE COMPANY OF KANSAS,
UNITED TELEPHONE COMPANY OF NEW JERSEY, INC.,
UNITED TELEPHONE COMPANY OF OHIO,
UNITED TELEPHONE COMPANY OF SOUTHCENTRAL KANSAS,
UNITED TELEPHONE COMPANY OF TEXAS, INC.,
UNITED TELEPHONE COMPANY OF THE CAROLINAS,
UNITED TELEPHONE COMPANY OF TENNESSEE

REASONS FOR SETTLEMENT

This statement accompanies the Consent Decree executed by defendant Sprint Corporation, *et al.*, to settle an action brought to obtain civil penalties and injunctive relief for defendants' violations of the Fair Credit Reporting Act ("FCRA"), 15 U.S.C. §§ 1681-1681u, and the Equal Credit Opportunity Act ("ECOA"), 15 U.S.C. §§ 1691-1691f, and its implementing Regulation B, 12 C.F.R. § 202.

Pursuant to Section 5(m)(3) of the Federal Trade Commission Act, as amended (15 U.S.C. § 45(m)(3)), the Commission hereby sets forth its reasons for settlement by entry of a Consent Decree and injunction:

On the basis of the allegations contained in the attached Complaint, the Commission believes that the payment of a \$1,125,000 civil penalty by Sprint Corporation constitutes an appropriate amount on which to base a settlement. The amount should ensure compliance with the ECOA.

