



Office of the Secretary

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

March 5, 2013

Mr./Ms. Perez  
State of California

*Re: In the Matter of Equifax Information Services LLC, File No. 102 3252*

Dear Mr. or Ms. Perez:

Thank you for your comment regarding the Federal Trade Commission's consent agreement in the above-entitled proceeding. The Commission has placed your comment on the public record pursuant to rule 4.9(b)(6)(ii) of the Commission's Rules of Practice, 16 C.F.R. § 4.9(b)(6)(ii), and has given it serious consideration.

In your comment you assert that the penalty is not high enough. The Commission is committed to protecting consumers in financial distress as well as safeguarding consumer privacy and believes that the proposed order with Equifax Information Services LLC ("Equifax") will further this objective.

The monetary remedy in the proposed consent order is disgorgement, which is limited to the amount of the entity's ill-gotten gains. The order requires Equifax to pay \$392,803 which represents its gross revenue from the sale of the lists at issue and does not include any

information consumer reporting agencies (“CRAs”), such as Equifax, maintain about them. We appreciate your concerns, and note that the FCRA grants consumers the right to obtain a free annual file disclosure through AnnualCreditReport.com. The law, the Free Annual File Disclosures Rule, prohibits Equifax, Experian, and TransUnion from promoting products or services until after you have obtained access to your report. If you have specific information suggesting that Equifax is not complying with the FCRA or other federal laws or regulations, you may file a complaint with the Commission at <http://www.ftccomplaintassistant.gov>.

Having considered all of the facts of this case and all of the comments submitted in response to the proposed order, the Commission has determined that the public interest would best be served by issuing the Decision and Order in final form without any modifications. The final Decision and Order and other relevant materials are available from the Commission’s website at <http://www.ftc.gov>. It helps the Commission’s analysis to hear from a variety of sources in its work. The Commission thanks you again for your comment.

By direction of the Commission, Commissioner Leibowitz and Commissioner Wright not participating.

Richard C. Donohue  
Acting Secretary