

**PRIVACY POLICY  
FOR THE REGISTRATION WEB SITE OF  
THE FTC CREDIT REPORT ACCURACY STUDY**

The [Federal Trade Commission \(FTC\)](#)

*Information submitted, or generated and maintained, during the registration process.* If you are visiting the Web site to register and participate in the study, this Web site will ask you to provide: name (first, last); address (street, city, state, ZIP); phone number and best time to call; e-mail address; a self-assigned password, and a “study code” that indicates how you learned about the study (see below). The Web site will also create, record, and provide you a unique login ID that you will need to use (with your self-assigned password) at another Web site to continue your participation in the study (see below). The site will also generate you a voucher number that you will also need to have and use when you visit the other Web site (see below).

*Information submitted to the FICO Web site for this study:* After you register for the FTC’s study at this Web site, you will be referred to the credit report Web site maintained by FICO ([www.myFICO.com](http://www.myFICO.com)) to continue your participation in the study, as explained below. To understand what information the FICO Web site asks you to provide, and how that Web site handles that information, please visit the [privacy policy](#) for that site.

**2. Why is this information being collected?**

The purpose of the information collected through this Web site is to register individuals participating in the FTC’s study, which the FTC is required to conduct under the Fair and Accurate Credit Transactions Act of 2003 (FACT Act or FACTA). (As noted above, please visit the



The information is secured by the host for this Web site ([University of Missouri](#)). You may read their [privacy policy](#) to learn more. In particular, information submitted through this Web site is protected by secure encryption technology designed to prevent your information from being intercepted when your computer sends your information over the Internet to this Web site. Access to any of your information stored in electronic databases is protected by passwords. Information will be deleted when no longer needed for the study, and any paper copies shredded. Members of the research team receive appropriate training and instructions, and must sign confidentiality agreements. The study has also been designed to protect your privacy by separating the registration process from the credit report downloading process that occurs at FICO's Web site. This means that you are registered only with the FTC's research team for the FTC's study, and contact information obtained from you during that process is not shared with the FTC or FICO, as explained above.

**7. What are your rights under the Privacy Act of 1974 concerning this information?**

The Privacy Act of 1974 protects information about individuals maintained in U.S. Government systems of records that are retrieved by the name of an individual or other personal identifier (e.g., Social Security number). As explained earlier, the FTC does not intend to make any of the information collected by this Web site a part of any FTC agency records covered by the Privacy Act. The FTC's research team will maintain and use this information under contract for purposes of the study. If the information is treated as part of the agency's records, it would be protected as part of the FTC's legal records system, and you would have a right to make a formal, written request under that Act to ask the FTC for the opportunity to review your records for accuracy or any other reason. If you believe your registration information is incorrect or out-of-date during the course of this study, you do not need to make a formal written request under the Privacy Act. You may simply communicate the new information to the FTC's research team at [busresc2@umsl.edu](mailto:busresc2@umsl.edu).

Thank you for reviewing this privacy policy. If you have any questions about it, or about the FTC's study, please contact the FTC study coordinator, Peter Vander Nat, Ph.D., FTC Bureau of Economics, at [pvandernat@ftc.gov](mailto:pvandernat@ftc.gov).