



Consumer Data Industry Association
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CDIAONLINE.ORG

June 25, 2021

Ethan D. Fogel
Dechert, LLP
Cira Centre, 2929 Arch Street
Philadelphia, PA 19104-2808

Dear Mr. Fogel:

Thank you for talking with me recently about how credit bureaus learn about name changes and whether they use notices printed in newspapers. I appreciated the opportunity to have that discussion.

The Consumer Data Industry Association is the voice of the consumer reporting industry, representing consumer reporting agencies (CRAs) including the nationwide credit bureaus, regional and specialized credit bureaus, background check and residential screening companies and others. Founded in 1906, CDIA promotes the responsible use of consumer data to help consumers achieve their financial goals, and to help businesses, governments and volunteer organizations avoid fraud and manage risk. Through data and analytics, CDIA members empower economic opportunity all over the world, helping ensure fair and safe transactions for consumers, facilitating competition and expanding consumers' access to financial and other products suited to their unique needs.

People have been changing their names since before there were credit bureaus, and CRAs have been able to accommodate name changes since their inception. CRAs learn about name changes through companies that furnish data to them. CRAs do not peruse newspaper advertising to determine if someone has changed their name.

CRAs would have no objection to the elimination of newspaper notice of name change and I would be happy to discuss this matter with policymakers at any level to discuss this issue further. Again, thank you for reaching out to us on this issue.

Sincerely,

A handwritten signature in blue ink that reads "Francis Creighton". The signature is written in a cursive, flowing style.

Francis Creighton
President & CEO