

TSRD b R h () (a d l i , w c / c -) . T a a i c a c c w b - b a d f a , w b h : / / c . c w . c / c - T S R D b R h () . I f i N i c a a R : / / w w w . i a i / a d / G i a a i c a c c , a a i , w b i . T C i i n w i c i d a l i c a a i a i l d i . Y a a i i i t F T C , w b i a (: / / w w w . c) a d N i c a d i w i a d c i b i .

B d i c i l C i i Donald S. Clark, Secretary. [FR Doc. E9-24730 Filed 10/14/09; 8:45 a.m.] BILLING CODE 6750-01-S

FEDE AL T ADE COMMISSION

16 CF Pa 610 IN 3084-AA94

F A a F D c P D c Ma C a E Acc F A a F D c

AGENCY: F d a i T a d C ACTION: N i c d i a i l c

SUMMA Y: S c i 205 l C d i CARD Ac l 2009 i F d a i T a d C i i ("FTC" "C i i") i a i b F b a 22, 2010, d c i a i l c i 2010, 22, 2010.

(A T), 600 P i a A , NW, Wa i DC 20580, a a d a i d i SUPPLEMENTA Y INFO MATION c i b i , w FO FU THE INFO MATION CONTACT: Ka i A A , S T a l l , A , D i i l P i a c a a d I d P c i B a l C i P c i F d a i T a d C i i 600 P i a A , NW., Wa i DC 20580, (202) 326-2252.

SUPPLEMENTA Y INFO MATION:

I. Background

I N i c , C i i a a d i F A a i F i D i c i R i ("F R R i" "R i"),¹ w d , w i l l c i 2004. T i R i c d a a i w d c a a i 2 ("CRA") a d a i w d c i a i c a a i a a c i ³ l i , w c i , w c i 612 l F a C d i R i a c ("FCRA"), w d i c i b a i l a a a i C i i d a d i i i C d i C a d A c c a b i n R a b i n a d D i c i A c l 2009 ("Ac"),⁴ w d i c i C i i a a c a i a c a i d i c i a d i i l "l c d i" d c c c i C i i C i i a i i c i a b l d a a a d c a u a c i c a C i i b i i l d a c l c a b i b a i i l a a i d i c i , a , w i a c a i d i c i c i d c i b d b i , w

A. The Free Annual File Disclosures Rule

T F a a d A c c a C d i T a a c i A c l 2003 ("FACT Ac") a a d d F C R A a d d i c d C i i a a i c i l c

ADD ESSES: I d o a i a i d b i , w i c a i l i c a i l i c i i , w c i R C

SUPPLEMENTARY INFORMATION

c i b i , w C i i c c l i d b b i d b i l l i , w b h i : (http:// public.commentworks.com/ftc/FreeCreditReportNPRM) (a d l i , w b - b a d f) . C a i d d i d l i d b a d d : F d a i T a d C O f f i c l S c a , R H - 135

¹16 CFR Pa 610. ²S c i 603(a) l F C R A d i a " a i w d c i a a c a a c a a i a a a i a i (i) c a c a i a d a i a i (i) a a i w d b a i . A i i , a a i w d c i a a i w d c i a a i w d c i E i f a I n c , E i f a a a d T a U a L L C . ³N a i w d c i a i c a a i a d d i d i c i 603(w l F C R A . c i a i l , c i 603(w d i a i w d c i a i c a a i a a c a a i a a C R A a a c a i a d a a i a i c a a i w d b a i j a i i (1) d i c a i c d a a i ; (2) i d a i a a i i , (3) d c i w i a i , (4) a i i , (5) i a a i c i a i . ⁴P b . L . 111-24, 123 S a . 1734 (Ma 22, 2009).

⁵P. 1. FACT Act, c. 1, s. 10. The Act provides that the Secretary shall, by rule, determine the appropriate procedures for the collection, analysis, and dissemination of information regarding the activities of the individuals and entities listed in the Schedule of the Act.

²³ See FTC C...

²² Cf. Fed. Reg., 16 CFR 436.6(b) (add...)

³⁷ See

"annual credit report" and "credit report" are defined in 16 CFR 4.9(c).

D. Elimination of Obsolete "Roll-out" Provisions of the Current Rule

Final Rule, C. 1.1. The current rule, 16 CFR 4.9(c), requires that a credit reporting agency provide a consumer with a copy of the consumer's credit report within 60 days of the consumer's request. This requirement is being eliminated because it is obsolete and inconsistent with the current rule.

III. Request for Comments

The Commission is seeking comments on the proposed rule. Comments should be submitted to the Commission's website at <http://www.ftc.gov/oc/privacy/privacyrule/privacy.htm> or by mail to the Commission, 400 R Street, N.W., Washington, D.C. 20580. Comments should be received by November 16, 2009.

The Commission's website at <http://www.annualcreditreport.com> and 877-322-8228 are available to consumers to request their credit reports.

⁴⁴ 16 CFR 4.9(c)(1)(D).

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⁴⁵ 16 CFR 4.9(c).

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⁴⁶ 16 CFR 4.9(c).

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D. Projected Reporting, Recordkeeping, and Other Compliance Requirements

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E. Duplicative, Overlapping, or Conflicting Federal Rules

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F. Significant Alternatives to the Proposed Rule Amendments

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VI. Paperwork Reduction Act

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⁵¹ See 5 CFR 1320.3(c)(2) (c i d i l
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l d i c i l b i c ") .

