

October 19, 2020

Brian Cassin  
CEO  
Experian North America  
475 Anton Blvd.  
Costa Mesa, CA 92626

Chris Cartwright  
President and CEO  
TransUnion  
555 West Adams Street  
Chicago, Illinois 60661

Mark Begor  
Chairman and CEO  
Equifax, Inc.  
1550 Peachtree Street, N.W.  
Atlanta, Georgia 30309

Francis Creighton  
President and CEO  
Consumer Data Industry Association  
1090 Vermont Ave., NW, Suite 200  
Washington, D.C. 20005

Dear Sirs:

The undersigned organizations urge that your companies provide credit reports in Spanish and other languages used by consumers who are limited English proficient (LEP). This follows up on a [similar request that some of us made in October 2016](#) after the Wells Fargo fake account opening scandal. This time, our request is prompted by economic upheaval caused by the COVID-19 pandemic.

We appreciate that your companies have been providing free access to weekly credit reports via [annualcreditreport.com](#). We agree with [the joint statement that you issued](#) when you announced weekly free credit reports, stating that during these “unprecedented times” the credit bureaus would make “credit reports more accessible more often so people can better manage their finances and take necessary steps to protect their credit standing.” Access to regular credit reports is especially important for consumers who are struggling financially and have obtained forbearances or other accommodations from their creditors. Such consumers need to make sure the accommodations are being reported correctly, and to dispute the information if it is incorrect.

LEP consumers need just as much access to their credit reports for these same reasons. The need might be even greater in immigrant communities that have been disproportionately impacted by COVID-19, given that many community members are essential workers. However, many of these LEP consumers are unable to access their credit reports, or are significantly hampered in doing so, because credit reports are not provided in the language in which they are proficient.

Thus, we call upon your companies to make free annual reports available in languages other than English. At a minimum, reports should be available in Spanish and the other seven most frequently spoken languages by LEP households as determined by the U.S. Census Bureau (Chinese, Vietnamese, Korean, Tagalog, Russian, Arabic, and Haitian Creole). This is not just an issue of consumer fairness, it’s an issue of racial justice for the many Latinx, Asian, and Black essential workers who have been hard hit medically and financially by COVID-19.

The annual report form could be translated into each language at a reasonable expense. The [glossaries of mortgage and credit-related terms](#) in Spanish, Chinese, Vietnamese, Korean, and Tagalog created by the Federal Housing Finance Agency in collaboration with the CFPB also would make this task less burdensome.

By copy of this letter to the Consumer Financial Protection Bureau, we also urge the CFPB to require

your companies to provide free reports in the top eight LEP languages as described above.

If you have any questions about this letter, please contact Chi Chi Wu at 617-542-8010 or [cwu@nclc.org](mailto:cwu@nclc.org).

Sincerely,

National Consumer Law Center (on behalf of its low-income clients)  
Americans for Financial Reform Education Fund  
Community Service Society of New York  
Consumer Action  
Consumer Federation of America  
Consumer Reports  
Connecticut Fair Housing Center  
Demos  
Empire Justice Center  
Jacksonville Area Legal Aid, inc.  
National Association of Consumer Advocates  
National Fair Housing Alliance  
National Housing Resource Center  
Public Good Law Center  
Public Justice  
Texas Appleseed  
Tzedek DC  
U.S. PIRG

cc: Kathleen Kraninger, Director, Consumer Financial Protection Bureau