

United States Senate

WASHINGTON, DC 20510

September 12, 2019

Mark Begor
Chief Executive Officer, Equifax, Inc.
1550 Peachtree Street NE
Atlanta, GA 30309

Brian Cassin
Chief Executive Officer, Experian
475 Anton Blvd.
Costa Mesa, CA 92626

Christopher Cartwright
Chief Executive Officer, TransUnion
555 West Adams Street
Chicago, IL 60661

Dear Mr. Begor, Mr. Cassin, and Mr. Cartwright:

We write to thank you and your companies for your responses to our letter sent on August 1, 2019, urging Equifax, Experian, and TransUnion to provide the recently enacted free credit monitoring service to all active duty military service members.

As you know, the Economic Growth, Regulatory Relief, and Consumer Protection Act (Public Law No. 115-174) contains a provision we authored that requires credit reporting agencies to offer their electronic credit monitoring services to all active duty military service members, including reservists and guardsmen, free of charge. However, the Federal Trade Commission's final rule to implement this provision utilized a limited definition of "active duty military consumer" that only requires the service to be provided to members while they are assigned to a mission away from their "usual duty station."

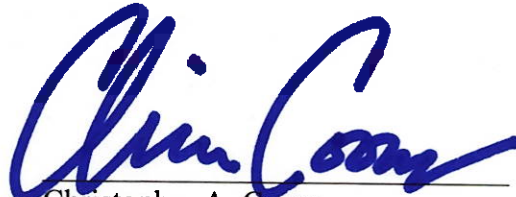
We are grateful that each of your companies responded to our letter by agreeing to define "active duty military consumer," for the purposes of this law, as "a consumer who is on full-time duty in military service of the United States, which includes full-time training duty; annual training duty; full-time National Guard duty; and attendance, while in the active military service, at a school designated as a service school by law or by the Secretary of the military department concerned," consistent with the Department of Defense's guidance and recommendation. We are pleased that the three largest credit reporting agencies in the United States will offer this important free credit monitoring service to all active duty military members. This decision will result in broader financial protection for active service members and make a profound difference in the lives of their families.

Thank you for your attention to this important matter. We look forward to working together to provide our brave men and women with the tools they need to protect their financial well-being.

Sincerely,

A handwritten signature in blue ink that reads "Tom Carper". The signature is written in a cursive style with a horizontal line underneath.

Thomas R. Carper
United States Senator

A handwritten signature in blue ink that reads "Chris Coons". The signature is written in a cursive style with a horizontal line underneath.

Christopher A. Coons
United States Senator