

Credit Snooping Bill Still Blocked



Jack Anderson

SEVERAL WEEKS AGO, we published a detailed report on the operations of the credit investigators, who file 100 million reports a year on those seeking insurance, bank loans, credit cards and other services.

The Federal Trade Commission has now moved in on the biggest of the back-fence firms, Retail Credit Company. The gigantic, Atlantic-based company has been charged with a variety of shady practices, all of which it has denied.

Meanwhile, the complaints have continued to pour in to us, the FTC and the Senate. Here are a few typical examples, with the names omitted of those who don't want to be identified:

- Charles K. Herbert of Stewartstown, Pa., who easily qualified for seven other credit cards, was turned down by BankAmericard . . . He learned that the York, Pa., credit bureau had informed BankAmericard, without so much as a phone call to Herbert, rejected his application.

- A Chicago teacher was turned down for credit because of a supposed \$54 debt. It was another mistaken identity case, but the teacher had to get lawyers to write the credit agency a letter before the records finally were cleansed two years later.

- A Washington medical equipment dealer was rejected by his own bank and a department store on the grounds he had deserted his wife. The "deserted" woman was someone he had never heard of.

- A Tennessean received a notice that

his four-year old son was being refused credit.

- When aggrieved victims try to correct their records, the results often are harrowing. An Oregonian made six calls to a credit agency and was put on "hold" for a total of 65 minutes. When he finally heard a human voice on the third evening, he was told, "Everyone has gone home."

- From Seattle, E. N. Deane wrote us that he observes three "Golden Rules" in handling credit snoops. Rule one, he says, is to "shut up when anyone calls to ask questions about neighbors." Rule two: "Ask neighbors to observe this rule." And rule three: "Do not answer personal or impertinent questions about yourself . . . other than name, address, age and place of employment."

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BECAUSE credit reports go out to airlines, banks, insurance companies and countless other businesses, Senator Joe Biden, (Dem.-Del.), and William Proxmire, (Dem.-Wis.), have demanded that the credit bureaus give copies of all written reports to the credit applicants so mistakes can be corrected. Their bill has been blocked so far by Senator William Brock, (Rep.-Tenn.), a bank director's son.

Footnote: The credit bureau of York told us they go beyond the requirements of present law and allow those investigated to see their entire files. A spokesman said the error on Herbert was quickly corrected. But as so often is the case, the damage already had been done.