# California Consumer Complaint – AT&T Credit Reporting Practices

## Federal Complaint – Consumer Financial Protection Bureau (CFPB)

Complainant:  
[Your Full Name]  
[Your Address]  
[City, State, ZIP]  
[Phone Number]  
[Email Address]  
  
To:  
Consumer Financial Protection Bureau  
P.O. Box 27170  
Washington, DC 20038  
  
Subject: Complaint Regarding AT&T Credit Reporting Practices  
  
Dear CFPB,  
  
I am submitting this complaint regarding the practices of AT&T in connection with their credit reporting and credit inquiry process. I am a California resident and have been a customer of AT&T, financing multiple devices under my account.  
  
AT&T required a hard credit inquiry in order to approve my device installment agreements. This inquiry remains on my credit report for up to one year and negatively impacts my creditworthiness. However, AT&T does not report my timely installment or monthly service payments to any of the three major credit bureaus (Experian, Equifax, TransUnion).  
  
This practice is inherently one-sided and unfair to consumers:  
- AT&T protects its own financial risk by using my credit history.  
- Positive, on-time payments are not reported, offering no benefit to me as the consumer.  
- Negative outcomes, such as delinquency or collections, are reported, harming my credit.  
  
This creates a system where the consumer bears all the risk and none of the potential benefit. In effect, AT&T’s current policy penalizes customers by allowing their credit to be harmed through hard inquiries and potential collections, while denying them the opportunity to build credit through consistent, responsible payments.  
  
As a California resident, I believe this practice undermines the spirit of fair consumer protection and transparency. I respectfully request that the CFPB review AT&T’s policies and require telecommunications companies to:  
1. Furnish positive payment histories for device installment agreements and service accounts.  
2. Provide consumers with full disclosure about how their payments will or will not be reported.  
3. Ensure that credit inquiries by carriers serve a balanced and fair purpose, not solely corporate protection.  
  
I request that AT&T be directed to report my timely installment payments, or otherwise refrain from conducting hard credit inquiries when no positive reporting is possible.  
  
Thank you for your attention to this matter.  
  
Sincerely,  
[Your Full Name]

## State Complaint – California Department of Consumer Affairs (DCA) / CPUC

Complainant:  
[Your Full Name]  
[Your Address]  
[City, State, ZIP]  
[Phone Number]  
[Email Address]  
  
To:  
California Department of Consumer Affairs  
Consumer Information Center  
1625 North Market Blvd, Suite N 112  
Sacramento, CA 95834  
  
(or submit online via CPUC: https://www.cpuc.ca.gov/consumers/file-a-complaint)  
  
Subject: Complaint Regarding AT&T Credit Practices in California  
  
Dear California Consumer Affairs Representative,  
  
I am submitting this complaint regarding AT&T’s use of consumer credit checks and its failure to report positive payment history. I am a California resident and currently finance multiple devices through AT&T.  
  
To be approved for device financing, AT&T required a hard credit inquiry. This inquiry negatively impacts my credit score and remains on my record for up to one year. However, AT&T does not report my on-time installment payments or monthly service payments to any of the credit bureaus.  
  
This creates an unfair, one-sided practice:  
- AT&T benefits from accessing my credit history to reduce its own risk.  
- My timely payments, which demonstrate financial responsibility, are not reported.  
- Only negative actions, such as delinquency or collections, are reported — harming consumers while offering no upside for responsible customers.  
  
I believe this practice is harmful to California residents and inconsistent with the principles of fair business operations in our state.  
  
I respectfully request that your office review AT&T’s credit practices and consider:  
1. Requiring telecommunications providers to report positive payment histories for installment agreements.  
2. Preventing carriers from conducting hard credit inquiries unless they also provide a pathway for consumers to benefit from their responsible payment history.  
3. Ensuring full disclosure to consumers about how their payments will be reported (or not reported).  
  
As a paying customer, I find this imbalance damaging to consumers and request state oversight to hold AT&T accountable to fair standards.  
  
Thank you for your time and consideration.  
  
Sincerely,  
[Your Full Name]