

From: [Judy Daley](#)
To: [2020-RFI-Taskforce](#)
Subject: Docket No. CFPB-2020-0013
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Thank you for this opportunity to submit a comment. Addressing the operations of the credit reporting agencies would be an excellent addition to your agenda. These agencies for too long have been lacking in transparency and impossible to correspond with. Yet they have enormous power over our lives. More scrutiny and demand for accountability over their practices would greatly benefit consumers. For example, Experian should not be charging a fee for a credit lock. Their freeze is free, but not the lock. That is inexcusable. Thank you for your efforts on our behalf.
Judy Daley