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To: [Petitions](#)
Subject: Personal Account Information (PAI) and Credit Bureaus
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I would like to petition for a ruling around the Credit Bureaus' handling of consumers' Personal Account Information (PAI). I was recently helping my step-father pull his credit reports to audit them for identity theft. While we were reviewing the reports created on 2/12/2024 I was literally shocked to find that on Revolving Accounts both Experian and Equifax show only the last 4 digits of the account number, whereas Trans Union shows all of the digits preceding the last 4 digits so that any party who can access the Trans Union report and one of either Experian or Equifax can have the entire account number for all revolving accounts. This may be true for other account information as well, however my step-father only had a few revolving accounts. To me this represents mis-handling, in other words insecure handling, of consumer account information. While some digits may be required in order to help consumers reconcile their account information, it does not make any sense to have each credit bureau giving different parts of the account numbers such that the entire account or the majority of become transparent to anyone with access to the credit reports. In my opinion, way too many third parties have access to this information, and they do not need much information to access this very personal information that in any other technology sector is treated as highly sensitive and securely protected.

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Thank You,
Sharon