

State of California Department of Justice

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*Attorney General*

# Attorney General Xavier Becerra Reminds Credit Reporting Agencies to Comply with the Fair Credit Reporting Act and Protect Consumers During the COVID-19 Pandemic

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Press Release / *Attorney General Xavier Becerra Reminds Credit Reporting Age...*

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**SACRAMENTO** – California Attorney General Xavier Becerra today, as part of a coalition of 22 attorneys general, sent letters to the nation’s three largest credit reporting agencies (CRA) – Experian, Equifax and Transunion – reminding the companies of their continued obligation during the COVID-19 pandemic to comply with the Fair Credit Reporting Act (FCRA). The COVID-19 pandemic has created an economic disruption that has caused unemployment to skyrocket and workers to lose wages. Today’s letter serves as a caution to CRAs that the coalition of attorneys general is committed to protecting consumers and will continue to enforce all federal and state requirements during the pandemic.

“As we confront the new realities under COVID-19, Americans everywhere are searching for ways to secure financial relief without risking their credit,” **said Attorney General Becerra.** “Congress delivered the CARES Act, needed support, and legal protection for the millions who are hurting. But the Trump Administration, at the worst time, has decided that it will not enforce consumer financial protection rules that apply to credit reporting services. This is the worst time for the federal government to take the cop off the consumer protection beat. State AGs will continue to perform enforcement and oversight of the credit reporting bureaus. We urge the federal government to do the same.”

Today’s letter comes after the Consumer Financial Protection Bureau’s (CFPB) recent announcement that it will not enforce certain requirements of the FCRA during the COVID-19 pandemic. In March, Congress enacted the Coronavirus Aid, Relief, and Economic Security Act (CARES Act), which extends relief to struggling consumers and amends the FCRA to allow consumers to obtain CARES Act relief without incurring lasting harm to their credit. Specifically, the CARES Act requires companies that provide information to CRAs to report a credit obligation as “current” if the obligation was current prior to the grant of a CARES Act accommodation. This CARES Act provision is critically important to consumers because it ensures that consumers obtain essential relief without jeopardizing their credit. In the letter, the coalition states that it expects CRAs to comply with all applicable provisions of the CARES Act and the FCRA. Additionally, the coalition emphasized that it will actively monitor and enforce such compliance.

Today’s letter is the latest of Attorney General Becerra’s ongoing efforts to protect consumers’ credit. This month, Attorney General Becerra sent a letter to the CFPB urging them to immediately withdraw its guidance that it would not enforce part of FCRA during the COVID-19 pandemic. He also sent a letter to HUD Secretary Ben Carson and Federal Housing Finance Agency Director Mark Calabria requesting further action to protect homeowners during the COVID-19 public health emergency. Additionally, Attorney

General Becerra filed a comment letter urging the Comptroller of the Currency and the Federal Deposit Insurance Corporation to withdraw a proposed rule that would undermine efforts to combat banking discrimination. In July 2019, Attorney General Becerra announced a nationwide settlement against Equifax for improperly exposing the personal information of 147 million consumers after a massive data breach in 2017. And, in February 2019, he submitted a comment letter to the Federal Trade Commission recommending updates to strengthen their Identity Theft Rules.

In sending the letter, Attorney General Becerra joins the attorneys general of Pennsylvania, New York, Colorado, Delaware, Hawaii, Illinois, Iowa, Maine, Maryland, Massachusetts, Michigan, Minnesota, Nevada, New Jersey, New Mexico, North Carolina, Rhode Island, Virginia, Washington, Wisconsin, and the District of Columbia

Today's letter was sent to Experian, Equifax, and Transunion. A copy of the letter can be found [here](#).

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