



March 15, 2021

Ranking Member Patrick McHenry
House Financial Services Committee
Washington, D.C. 20510

Dear Ranking Member McHenry,

On behalf of ACA International (ACA), the Association of Credit and Collection Professionals, I am writing in support of the intent of H.R. 1645, the Protecting Consumer Access to Credit Act. ACA International is the leading trade association for credit and collection professionals representing approximately 2,500 members, including credit grantors, third-party collection agencies, asset buyers, attorneys and vendor affiliates in an industry that employs nearly 125,000 employees worldwide.

As businesses, community lenders, hospitals, and other providers throughout the country continue to face unprecedented challenges as a result of COVID-19, the work of ACA's members is more important than ever. As part of the process of attempting to recover outstanding payments, ACA members are an extension of every community's businesses. ACA members work with these businesses, large and small, to obtain payment for the goods and services already received by consumers. This includes many medical providers on the front lines of COVID-19.

ACA supports several aspects of your legislation, including removing all paid, non-elective medical debt from a consumer's credit report to help those who have been impacted by illnesses. However, we think this legislation might benefit from further clarification on what medical debt is considered non-elective. We also support ensuring that a consumer found to have been impacted by predatory mortgage or student lending or financial abuse, as determined by a court of law or through a settlement agreement, should have the negative information removed from his or her credit report. Furthermore, we think it is appropriate to ensure cybersecurity is in place at credit reporting agencies and that there is an efficient process used by credit reporting agencies for a parent to request a security freeze of their child's credit.

We have some concerns that preventing credit reporting agencies from using Social Security numbers for verification purposes could be problematic and ask that you conduct some additional outreach on the practical implications of this part of the legislation. We share the goal that Fair Credit Reporting Act data should be highly accurate in order to protect consumers and the integrity of the credit ecosystem but believe the Social Security number is an important way to ensure the data is related to the correct consumer.

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Thank you for your leadership on these important issues. We look forward to continuing our engagement with Congress.

Sincerely,

Mark Need

A handwritten signature in black ink, appearing to read 'Mark Need', with a stylized flourish at the end.

Chief Executive Officer
ACA International