

**Congress of the United States**  
**Washington, DC 20515**

March 18, 2020

Mr. Mark W. Begor  
Chairman and CEO  
Equifax  
1550 Peachtree Street, NW  
Atlanta, GA 30309

Mr. Christopher A. Cartwright  
President and CEO  
TransUnion  
555 West Adams Street  
Chicago IL, 60661

Mr. Craig Boundy  
CEO  
Experian North America  
475 Anton Boulevard  
Costa Mesa, CA 92626

Dear Sir or Madam,

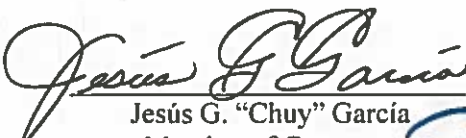
We write to urge you to immediately cease reporting missed payments on hospital bills, mortgage payments and credit card debt for all individuals until the public health emergency has passed. Through no fault of their own, many working class families will find it harder to cover everyday expenses as COVID-19 unfolds. Because your industry shapes how these hard times will affect our constituents moving forward, your companies bear a responsibility to help mitigate the severity of the economic impact of the virus.

Actions that private and public entities take to contain the spread of the virus will have a disproportionately adverse effect on working class families, low-income households, communities of color and immigrants. Public health authorities are actively urging people to stay home and practice social-distancing resulting in the cancellation of major cultural and entertainment events. School districts and universities are closing and businesses are sending their workers home.

The health risks of the virus will pass but medical bills, missed rent, car notes as well as late credit card and mortgage payments threaten the economic well-being of hundreds of families in the communities we represent, especially working-class families, hourly-wage workers, and immigrants. Adverse credit events caused by COVID-19 will have crippling, long-term, and devastating effects for those who can least afford it, if credit reporting agencies are unwilling to adapt and make adjustments to meet the challenges of this international pandemic. Our country is facing both an economic and a public health crisis -- how credit agencies respond will directly affect how well the United States economy will weather the impending economic shock and recovery in the weeks and months to come.

As we face a worsening global health crisis, efforts such as market intervention by the Federal Reserve, economic stimulus from Congress, and other mitigation will be critical. Nonetheless, many of the low-income and unemployed may be unable to make payments, and that is why an abatement on credit reporting is essential to ensure the most vulnerable are not further harmed during this crisis. Again, we urge you to help mitigate the effects of this crisis by suspending reporting of credit incidents during the COVID-19 public health emergency. Your participation in efforts to curb the severity of this crisis is of utmost importance.

Sincerely,

  
Jesús G. "Chuy" García  
Member of Congress

  
Rashida Tlaib  
Member of Congress

  
Wm. Lacy Clay  
Member of Congress

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