

January 18, 2019

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Dear Sirs:

The undersigned consumer, civil rights, and advocacy groups write to urge your companies to take affirmative steps to help the credit histories of federal workers impacted by the current partial shutdown of the federal government. As you know, the shutdown has resulted in some federal workers being unable to make payments on their mortgages, student loans, car loans, credit cards and other credit obligations due to being deprived of their paychecks. This in turn is likely to result in harm to their credit reports and lowered credit scores, all due to a shutdown that they had no role or responsibility in causing.

We appreciate the fact that some creditors have offered to provide forbearances to federal workers affected by the shutdown. However, this is not adequate to protect the credit records of federal workers, since these forbearances are not universal amongst creditors; they require the federal worker to apply for the forbearance; and they might not be provided automatically. Without automatic application of credit reporting relief, federal workers face ongoing harm from financial events beyond their control.

Thus, we call upon your companies to take more affirmative steps. We urge you to proactively remove any negative information that appears during the shutdown period from consumer credit reports if the credit report indicates that the consumer's employer is a federal agency affected by the shutdown.

Thank you for your consideration. If you have any questions about this letter, please contact Chi Chi Wu, National Consumer Law Center, at 617-542-8010 or cwu@nclc.org.

Sincerely,

National Groups

National Consumer Law Center (on behalf of its low-income clients)
Allied Progress
Americans for Financial Reform Education Fund
CAARMA Consumer Advocates Against Reverse Mortgage Abuse
Consumer Action
Consumer Federation of America
Demos
The Disaster Law Project
NAACP
National Association of Consumer Advocates

National Fair Housing Alliance
National Housing Law Project
Prosperity Now
U.S. PIRG
Woodstock Institute

State and Local Groups

AkPIRG (AK)
Arizona Center for Economic Progress
Arizona Coalition to End Sexual & Domestic Violence
Community Action Human Resources Agency (AZ)
Pinnacle Prevention (AZ)
WHEAT - World Hunger Education, Advocacy & Training (AZ)
Wildfire: Igniting Community Action to End Poverty in Arizona (AZ)
California Reinvestment Coalition
East Bay Community Law Center (CA)
Housing and Economic Rights Advocates (CA)
The Greenlining Institute (CA)
The Utility Reform Network (TURN) (CA)
Connecticut Fair Housing Center
Tzedek DC
Jacksonville Area Legal Aid, Inc. (FL)
Legal Assistance Foundation of Chicago (IL)
Maryland Consumer Rights Coalition
New Jersey Citizen Action
Empire Justice Center (NY)
Long Island Housing Services, Inc. (NY)
Public Utility Law Project of New York
Citizens Coalition (OH)
Virginia Citizens Consumer Council (VA)
Virginia Poverty Law Center (VA)