

**From:** San Francisco, CA, Irene Yao  
**Subject:** Prescreened Solicitations

Date: May 29, 2004

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Proposal: Study on Prescreened Solicitations  
or Firm Offers of Credit or Insurance  
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Comments:

@@@The blizzard of credit card solicitations that fill our mailbox is at the least a nuisance and at worst an enormous opportunity for identity theft. Because of the ease with which credit is obtained ("you're preapproved!" "just sign and return!") it represents a two-fold threat to households: 1) increasing credit burdens, which lowers credit scores; 2) exposing consumers information to thieves -- many of which might be wayward family members -- which leads to identity theft. In this day and age, with credit scores determining everything from insurance rates to employability, such risk has a large potential for harm but can be relatively easily contained by this proposal.

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IP: 64.173.41.206  
User Agent: Mozilla/4.0 (compatible; MSIE 6.0;  
Windows NT 5.1)