



UNITED STATES OF AMERICA  
FEDERAL TRADE COMMISSION  
WASHINGTON, D.C. 20580

Office of the Secretary

August 13, 2014

Ms. Kelly Barrick  
Commonwealth of Pennsylvania

Re: *In the Matter of Credit Karma, Inc., File No. 132 3091, Docket No. C-4480*

Dear Ms. Barrick:

Thank you for your comment regarding the Federal Trade Commission's proposed consent agreement in the above-entitled proceeding, which relates to possible deceptive claims by Credit Karma, Inc. in advertising for free credit scores. Although the proposed order with Credit Karma, Inc. is designed to address the data security concerns detailed in the Commission's complaint, more broadly, we are committed to protecting consumers from all forms of deceptive advertising. We have forwarded your complaint regarding the company's advertising practices to our Consumer Response Center. Although we do not take action on behalf of individual consumers, we use information from consumers to identify trends and target companies for enforcement. For example, in the area of products deceptively advertised as "free," we have taken numerous enforcement actions, such as one against a company called Consumerinfo.com, Inc., that deceptively marketed "free credit reports."

We also have a number of consumer education materials related to this topic. For example, we have tips for consumers on how to assess "free trial offers," which can be found at <http://www.consumer.ftc.gov/articles/0101-free-trial-offers>. Finally, we recommend that consumers get a copy of their credit reports, for free with no strings attached, once a year from the three major credit bureaus, at <http://www.annualcreditreport.com>. For more information on how to do so, please see <http://www.consumer.ftc.gov/articles/0155-free-credit-reports>.

The Commission has placed your comment on the public record pursuant to rule 4.9(b)(6)(ii) of the Commission's Rule of Practice, 16 C.F.R. §4.9(b)(6)(ii). Having considered all the facts of this case and all of the comments submitted in response to the proposed order, the

Commission has now determined that the public interest would best be served by issuing the Complaint and the Decision and Order in final form without any modifications. The final Decision and Order and other relevant materials are available from the Commission's website at <http://www.ftc.gov>. The Commission thanks you again for your comment.

By direction of the Commission, Commissioner McSweeney not participating.

Donald S. Clark  
Secretary