

## FCRA Filings on the Rise

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Consumers are filing more FCRA related complaints than they did last year. Last week, the Association of Credit and Collection, Oregon, issued a news release citing a WebRecon report which indicated that consumer complaints rose in August, 2018 for several categories, including the FCRA. According to the report, consumer litigation filings and complaints to the Bureau of Consumer Financial Protection and to the Better Business Bureau relating to the Fair Debt Collection Practices Act, Fair Credit Reporting Act and Telephone Consumer Protection Act for the month of August 2018 all increased collectively for the month. According to WebRecon, this is the first time that has happened since August 2016. Filings related to the FCRA increased by a “significant margin” WebRecon, CEO Jack Gordon, noted in the report. As support for this statement, WebRecon reported that filings under the FCRA increased by 13.6% over the prior month and, for the year, filings relating to the FCRA were up by 13.2% (2,771 filings as of the end of August 2017 compared to 3,137 at end of August 2018). These number track closely to FRCRland’s internal count. The increased number of FCRA filings is contrasted by the number of filings under the TCPA and FDCPA for the year, as both of these categories have decreased – 6.1% and 14.3% respectively. Accordingly, continuing to stay abreast of developments in FCRAland appears to be a smart move.

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