



**CENTER FOR BUSINESS & INDUSTRIAL STUDIES**

*L. Douglas Smith, Ph.D., Director*  
*e-mail: ldsmith@umsl.edu*

*College of Business Administration*  
*One University Blvd.*  
*St. Louis, MO 63121-4499*  
*Telephone: (314)516-6108*  
*Fax: (314)-516-6827*

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Dear Mr. -----:

You should recently have received a letter from Dr. Peter Vander Nat at the United States Federal Trade Commission in which Dr. Vander Nat indicated that your household was randomly selected for possible participation in a study on the accuracy of credit-bureau information.

Over the next week or so, a research associate from the University of Missouri-St. Louis will be calling your home to invite you to be part of this important study. The research associate should be able to answer any questions you may have about the study and inform you about the mechanisms that we have established for you to obtain your credit reports and credit scores, should you decide to participate.

We have arrangements with the Fair Isaac Corporation to provide promotional codes that you may use to establish an account (without charge) through which credit reports and corresponding credit scores from the three major credit bureaus may be viewed and printed. Participants also authorize the University to print a copy of the credit reports for review. Specific account numbers and social security numbers are suppressed in the reports for your protection. Our research associates will help you to understand the content of the reports and to check them for accuracy. They will also monitor the results of disputes that you register with the credit bureaus as a result of the review.

I hope a member of your household does decide to participate in the study and that it is a valuable experience. You may leave a message for our research associates at (314) 516-5857 if you would like to provide a number and time at which it would be most convenient for you to visit on the telephone.

Sincerely,

L. Douglas Smith, Ph.D.  
Professor and Director