



## **More than a Century of Security and Openness**

Opportunity. Security. Accuracy. These are the consumer credit reporting industry hallmarks, and have been since the Consumer Data Industry Association (CDIA)'s inception [more than 112 years ago](#). As an industry, we understand the [role we perform](#): the American credit reporting system provides critically important [benefits to consumers](#) and is indispensable to the economy.

Consumers today benefit from an accurate and fair credit system. Individual consumers have the liberty to access credit anywhere in the country from a wide variety of lenders based solely on their own personal history of handling credit. Families buying a home for the first-time access mortgage products that suit their individual needs and capabilities. Young people who have new jobs in a new city can go to an auto dealer and drive away with a financed car even without any history in that community. Apartment managers can protect their communities by making sure the neighbors who move in are safe. Trucking companies can make sure they are putting safe drivers behind the wheels of tractor trailers. Our companies help make important decisions.

The great responsibility we have been given comes with even greater regulation and oversight. Credit reporting companies must comply with robust data security standards put in place by state and federal governments, but more importantly, because it is the right thing to do for our customers, and for their customers, the consumers who drive the American economy. No matter how many regulators we have to answer to, the most important thing is protecting people's information because it is the right thing to do.

Today we are relaunching our website: [www.CDIAonline.org](http://www.CDIAonline.org), complete with new and improved resources for consumers, the financial industry, policymakers and reporters. Please look to our site as your source for answers about the credit reporting industry—including “how-to” primers on disputing a credit report error and handling identity theft and what to do if you are denied credit.

We'll keep building out this new website with consumer and industry information that will keep all stakeholders involved with our industry educated on the most current happenings and informed about policies that impact personal credit reporting as well as our economy.

We welcome your voice and your feedback!