



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

Office of the Secretary

August 13, 2014

Ms. Erica Pawlencio
State of Maine

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

Dear Ms. Pawlencio:

Thank you for your comment regarding the Federal Trade Commission's proposed consent agreement in the above-entitled proceeding. Your comment indicates that you may be a victim of identity theft, and that you believe it may have resulted from Credit Karma, Inc.'s security failures.

The Commission understands that security is very important to you. The proposed consent order requires Credit Karma, Inc. to implement a comprehensive security program and to obtain a biennial assessment from an independent third party for the duration of the 20-year order, among other things. These requirements will help ensure that your personal information is protected in the future.

To the extent you believe you have been a victim of identity theft, we applaud you for trying to correct errors in your credit report, and appreciate that it can be a frustrating process. The Commission has numerous resources that can assist you. For example, our publication on "Repairing Identity Theft" sets forth the three main steps that consumers should follow if they have been victims of identity theft. First, you should place an initial fraud alert on your credit report by calling one of the three national credit reporting companies. Second, you should order a copy of your credit report from the credit reporting company you call. Third, you should create an identity theft report. You can find detailed information on how to complete each of these steps at <http://www.consumer.ftc.gov/topics/repairing-identity-theft>. We also encourage you to request your free credit report from <http://www.annualcreditreport.com> at least once a year. For more information on how to do so, please see <http://www.consumer.ftc.gov/articles/0155-free-credit-reports>. Also, we have entered your complaint in our Consumer Sentinel complaint system. For future reference, you may contact the FTC's Consumer Response Center at (877) 282-4357, or file a complaint online at www.ftccomplaintassistant.gov.

The Commission has placed your comment on the public record pursuant to rule 4.9(b)(6)(ii) of the Commission's Rules 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