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A jury Friday awarded an Oregon woman \$18.6 million after she spent two years unsuccessfully trying to get Equifax Information Services to fix major mistakes on her credit report.

The judgement, likely to be appealed, appears to be one of the largest awarded to a consumer in a case against one of the nation's major credit bureaus.

Julie Miller of Marion County, who was awarded \$18.4 million in punitive and \$180,000 in compensatory damages, contacted Equifax eight times between 2009 and 2011 in an effort to correct inaccuracies, including erroneous accounts and collection attempts, as well as a wrong Social Security number and birthday. Yet over and over, the lawsuit alleged, the Atlanta-based company failed to correct its mistakes.

"There was damage to her reputation, a breach of her privacy and the lost opportunity to seek credit," said Justin Baxter, the Portland attorney who teamed on the case with his father and law partner, Michael Baxter. "She has a brother who is disabled and who can't get credit on his own and she wasn't able to help him."

Tim Klein, an Equifax spokesman, said Friday that he didn't have any details about the decision from the Oregon Federal District Court. He declined to comment about the specifics of the case.

A Federal Trade Commission study earlier this year of 1,001 consumers who reviewed 2,968 of their credit reports found 21 percent contained errors. The survey, which is required as part of a 2003 law, found that 5 percent of the errors represented issues that would lead consumers to be denied credit.

A 2012 investigation by the Columbus (Ohio) Dispatch newspaper reviewed nearly 30,000 consumer complaints filed with the Federal Trade Commission and

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credit report, the lawsuit alleged. Credit bureaus are required by law to provide reports to consumers for free annually and after that, for a small fee. On numerous occasions, Equifax failed to respond to Miller's requests.

Miller had found similar problems in her reports with other credit bureaus. However, Baxter said, those companies had corrected their mistakes.

The issue wasn't a result of identify theft, Baxter said. Instead, the information from another "Julie Miller" had simply been placed in the plaintiff's record by mistake. In at least one case, the lawsuit alleged, the plaintiff's private financial information was sent to companies inquiring about the other Julie Miller.

Since 2008, Oregon consumers have filed hundreds of complaints about credit bureaus with the state's Attorney General. Those complaints include 108 against Equifax, 113 against Experian and 70 against TransUnion.

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