



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

Bureau of Competition

MAY 23 1995

Arthur L. Herold, Esq.
Webster, Chamberlain & Bean
1747 Pennsylvania Avenue, NW
Washington, DC 20006

Re: Associated Credit Bureaus, Inc. FTC File No. 931 0087


Dear Mr. Herold:

The Commission has conducted an investigation involving a possible violation of the Federal Trade Commission Act by Associated Credit Bureaus and its members through agreements limiting competition in the pricing and provision of consumer reports in the United States.

Upon further review of this matter, it now appears that no further action is warranted by the Commission at this time. Accordingly, pursuant to authority delegated by the Commission, 49 Fed. Reg. 6171 (1984), the investigation has been closed. This action is not to be construed as a determination that a violation may not have occurred, just as the pendency of an investigation should not be construed as a determination that a violation has occurred. The Commission reserves the right to take such further action as the public interest may require.

Thank you very much for your cooperation.

Sincerely,


For William J. Baer
Bureau Director