



March 18, 2015

The Honorable Bruce Poliquin
U.S. Representative
426 Cannon House Office Building
Washington, DC 20515

Dear Representative Poliquin,

The National Child Support Enforcement Association (NCSEA) is pleased to support your bill, the *Child Support Assistance Act of 2015*. The measure would strike a provision of the Fair Credit Reporting Act (FCRA) which has enabled some parents who owe child support to make quick changes to their financial status in order to avoid paying the level of support they owe. In addition, it is impacting the ability for some states to utilize an automated service to identify employment of obligors faster than waiting for a W-4 match.

Under the FCRA, State or local child support enforcement agencies must give consumers at least 10 days' prior notice before they request a consumer report from a credit reporting agency. That ten day window provides some obligors with the opportunity to dump or hide savings and other assets, run up credit card debt and take other financial or employment actions to avoid or reduce support payments to their children. Your legislation would delete the ten day notification requirement, taking an option away from those parents who are trying to avoid supporting their children. Removing the ten day notice requirement will also provide more effectiveness and efficiencies for employers, child support agencies and, most importantly, will get money to families faster.

As your bill moves through the legislative process, we stand ready to work with you to ensure its enactment into law, including providing additional comments from our members if questions arise about the effect of the bill's language and impact.

Thank you for your leadership on this issue. If you have any questions, please contact me or Tom Joseph, NCSEA Washington Representative at tj@wafed.com.

Sincerely,

A handwritten signature in black ink that reads 'Colleen Delaney Eubanks'.

Colleen Delaney Eubanks, CAE
Executive Director

