TransUnion Consumer Solutions

P.O. Box 2000

Chester, PA 19022-2000

Dear TransUnion,

Affiliated Computer Services (ACS), a red light camera company, is reporting to your agency debts which are not debts by federal definition. TransUnion allowed “ACS, Raleigh” to attack my credit record, a violation of the Fair Credit Reporting Act.

15 U.S. Code Section 1692A:

The term “debt” means any obligation or alleged obligation of a consumer to pay money arising out of a transaction in which the money, property, insurance, or services which are the subject of the transaction are primarily for personal, family, or household purposes, whether or not such obligation has been reduced to judgment.

1. There is no “consumer” in a red light camera fine.
2. There is no transaction. No money, property, insurance, or services have been transacted between creditor and borrower.
3. There is no creditor/borrower agreement. There is no creditor, borrower or agreement.
4. There is not a personal, family or household purpose to a red light camera fine. It is a fine.
5. In the State of North Carolina, as in most States, there is no judgment either. No court or tribunal has resolved and determined the rights and obligations of the parties.
6. Red light camera citations are not of public record.
7. And in my case there was no notification of an obligation:

I was never notified by ACS, Raleigh that I had a red light camera fine. I found out about my alleged violation once I tried to obtain a bank loan, a half year after the alleged violation. In North Carolina, as well as most other States, the red light camera company US mails the citation then assumes that the owner of the vehicle received the ticket. Most States and North Carolina law declare the citation valid only when the owner *receives* notification, not when the red light camera *issues* notification. In North Carolina as in other States, the red light camera company also has the option to serve notice—a person-to-person civil procedure—but chooses not to exercise that more costly option in the hopes that intimidation will suffice.

I believe that ACS, a subsidiary of Xerox Corporation, defies the Fair Credit Reporting Act reporting to your company reporting debts which are not debts. The person in Raleigh approving these actions is John Sandor, the head of the Raleigh Safelight company—a partnership between ACS and the City of Raleigh.

Please blacklist ACS as a fraudulent source of information. Please refuse to post its claims.

Sincerely,