

---

# Presidential Documents

---

**Title 3—****Proclamation 7164 of January 29, 1999****The President****National Consumer Protection Week, 1999****By the President of the United States of America****A Proclamation**

Consumers are too often the target of unfair, deceptive, or fraudulent practices. Modern advances in telecommunications and marketing technology have dramatically increased both the sophistication and the potential threat of such practices. Perpetrators of fraud can reach consumers across the country through the Internet, on television, the telephone, or by direct mail, misrepresenting themselves as legitimate business people. Because their proposals appear legitimate, these unscrupulous operators frequently succeed in cheating vulnerable consumers out of hard-earned dollars.

One of the most damaging fraudulent practices is credit fraud. Credit fraud—stealing credit cards or credit identities and cheating consumers through deceptive or abusive lending practices—can be difficult to recognize. Fraudulent credit transactions are often complicated and can occur when perpetrators hide or fail to disclose essential information to consumers. By stealing consumers' credit identities, criminals can run up huge debts and ruin their victims' credit records. And credit fraud costs all of us in higher interest rates and fees.

The best defense we have against credit fraud is education. The Federal Trade Commission (FTC), the National Association of Consumer Agency Administrators, the U.S. Postal Inspection Service, the American Association of Retired Persons, the National Consumers League, the Consumer Federation of America, and the National Association of Attorneys General are working in partnership to inform Americans about the dangers of credit fraud. As part of this effort, the FTC and its partners offer information on-line, by telephone, and in writing to alert consumers about the warning signs of credit fraud and how to protect themselves against it. The FTC, in cooperation with State Attorneys General and the Internal Revenue Service, is also actively prosecuting credit fraud cases that target some of our most vulnerable citizens.

I encourage all Americans to learn more about credit fraud, to read their credit reports carefully, to protect such personal information as their bank account, credit card, and Social Security numbers, and to know how to recognize the characteristics of fraudulent proposals. By using credit wisely and remaining alert to the possibility of credit fraud, we can better protect the well-being of our families and preserve our financial health and security.

NOW, THEREFORE, I, WILLIAM J. CLINTON, President of the United States of America, by virtue of the authority vested in me by the Constitution and the laws of the United States, do hereby proclaim January 31 through February 6, 1999, as National Consumer Protection Week. I call upon government officials, industry leaders, consumer advocates, and the American people to participate in programs that foster credit literacy and raise public awareness about the dangers of credit fraud and other deceptive and fraudulent practices.

IN WITNESS WHEREOF, I have hereunto set my hand this twenty-ninth day of January, in the year of our Lord nineteen hundred and ninety-nine, and of the Independence of the United States of America the two hundred and twenty-third.

*William Clinton*

[FR Doc. 99-2717

Filed 2-2-99; 8:45 am]

Billing code 3195-01-P