

HR 1598

Servicemembers Credit Protection Act

Congress: 110 (2007–2009, Ended)

Chamber: House

Policy Area: Armed Forces and National Security

Introduced: Mar 20, 2007

Current Status: Subcommittee Hearings Held.

Latest Action: Subcommittee Hearings Held. (Jun 21, 2007)

Official Text: <https://www.congress.gov/bill/110th-congress/house-bill/1598>

Sponsor

Name: Rep. Israel, Steve [D-NY-2]

Party: Democratic • State: NY • Chamber: House

Cosponsors (1 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Davis, Geoff [R-KY-4]	R · KY		Mar 20, 2007

Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred to	Apr 13, 2007
Veterans' Affairs Committee	House	Hearings By (subcommittee)	Jun 21, 2007

Subjects & Policy Tags

Policy Area:

Armed Forces and National Security

Related Bills

No related bills are listed.

Servicemembers Credit Protection Act - Amends the Servicemembers Civil Relief Act to direct the Secretary of Defense, in case of the deployment of a servicemember away from their usual duty station to duty for which the servicemember is entitled to special pay, to notify each consumer reporting agency (agency): (1) of the deployment of such servicemember within 30 days after the deployment; and (2) within 30 days after the end of such deployment. Requires the Secretary, in providing such notice, to take measures to ensure agency compliance with provisions of the Fair Credit Reporting Act with respect to the servicemember.

Increases penalties for consumer credit reporting violations involving servicemembers deployed to an overseas combat zone.

Amends the Fair Credit Reporting Act to require each agency that receives a combat zone duty alert from the Secretary with respect to a servicemember to: (1) include the alert in the file of that consumer and provide such alert along with any credit score, until notified by the Secretary that the consumer no longer qualifies for such alert; and (2) during the period of the alert, exclude the consumer from any list provided to a third party to offer credit or insurance to such consumer as part of a transaction not initiated by the consumer.

Requires the combat zone duty alert included in any consumer's file to include a summary of the consumer's rights under the Servicemembers Civil Relief Act and the duties of creditors and other persons to the consumer.

### **Actions Timeline**

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- **Jun 21, 2007:** Subcommittee Hearings Held.
- **Apr 13, 2007:** Referred to the Subcommittee on Financial Institutions and Consumer Credit.
- **Mar 23, 2007:** Referred to the Subcommittee on Economic Opportunity.
- **Mar 20, 2007:** Introduced in House
- **Mar 20, 2007:** Referred to the Committee on Veterans' Affairs, and in addition to the Committee on Financial Services, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned.