HR 3763

To amend the Fair Credit Reporting Act to provide for an exclusion from Red Flag Guidelines for certain businesses.

Congress: 111 (2009–2011, Ended)
Chamber: House
Policy Area: Finance and Financial Sector
Introduced: Oct 8, 2009
Current Status: Received in the Senate and Read twice and referred to the Committee on Banking, Housing, and Urban A
Latest Action: Received in the Senate and Read twice and referred to the Committee on Banking, Housing, and Urban Affairs. (Oct 21, 2009)
Official Text: https://www.congress.gov/bill/111th-congress/house-bill/3763

Sponsor

Name: Rep. Adler, John H. [D-NJ-3]
Party: Democratic • **State:** NJ • **Chamber:** House

Cosponsors (4 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Broun, Paul C. [R-GA-10]	R · GA		Oct 8, 2009
Rep. Simpson, Michael K. [R-ID-2]	R · ID		Oct 8, 2009
Rep. Lee, Christopher J. [R-NY-26]	R · NY		Oct 15, 2009
Rep. Paul, Ron [R-TX-14]	R · TX		Oct 15, 2009

Committee Activity

Committee	Chamber	Activity	Date
Banking, Housing, and Urban Affairs Committee	Senate	Referred To	Oct 21, 2009
Financial Services Committee	House	Referred To	Oct 8, 2009

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

Bill	Relationship	Last Action
111 S 3416	Identical bill	**May 25, 2010:** Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

Summary (as of Oct 20, 2009)

(This measure has not been amended since it was introduced. The summary of that version is repeated here.)

Amends the Fair Credit Reporting Act with respect to the duties of users of consumer reports who take adverse actions on the basis of information contained in such reports.

Excludes any health care practice, accounting practice, or legal practice with 20 or fewer employees from the meaning of creditor subject to Red Flag Guidelines regarding identity theft promulgated by the proper federal financial regulatory agency.

Excludes any other business which the Federal Trade Commission (FTC) determines: (1) knows all its customers or clients individually; (2) only performs services in or around the residences of its customers; or (3) has not experienced incidents of identity theft, and identity theft is rare for businesses of that type. States that such exclusion shall no longer apply to any business that can no longer meet such eligibility criteria.

Actions Timeline

- **Oct 21, 2009:** Received in the Senate and Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.
- **Oct 20, 2009:** Mr. Adler (NJ) moved to suspend the rules and pass the bill.
- **Oct 20, 2009:** Considered under suspension of the rules. (consideration: CR H11467-11469)
- **Oct 20, 2009:** DEBATE - The House proceeded with forty minutes of debate on H.R. 3763.
- **Oct 20, 2009:** At the conclusion of debate, the Yeas and Nays were demanded and ordered. Pursuant to the provisions of clause 8, rule XX, the Chair announced that further proceedings on the motion would be postponed.
- **Oct 20, 2009:** Considered as unfinished business. (consideration: CR H11479-11480)
- **Oct 20, 2009:** Passed/agreed to in House: On motion to suspend the rules and pass the bill Agreed to by the Yeas and Nays: (2/3 required): 400 - 0 (Roll no. 790).(text: CR H11467)
- **Oct 20, 2009:** On motion to suspend the rules and pass the bill Agreed to by the Yeas and Nays: (2/3 required): 400 - 0 (Roll no. 790). (text: CR H11467)
- **Oct 20, 2009:** Motion to reconsider laid on the table Agreed to without objection.
- **Oct 8, 2009:** Introduced in House
- **Oct 8, 2009:** Referred to the House Committee on Financial Services.

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