

## HR 4538

Fair Access to Credit Scores Act of 2010

**Congress:** 111 (2009–2011, Ended)

**Chamber:** House

**Policy Area:** Finance and Financial Sector

**Introduced:** Jan 27, 2010

**Current Status:** Referred to the House Committee on Financial Services.

**Latest Action:** Referred to the House Committee on Financial Services. (Jan 27, 2010)

**Official Text:** <https://www.congress.gov/bill/111th-congress/house-bill/4538>

### Sponsor

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**Name:** Rep. Cohen, Steve [D-TN-9]

**Party:** Democratic • **State:** TN • **Chamber:** House

Cosponsors (30 total)

Cosponsor	Party / State	Role	Date Joined
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Rep. Cummings, Elijah E. [D-MD-7]	D · MD		Feb 2, 2010
Rep. Farr, Sam [D-CA-17]	D · CA		Feb 2, 2010
Rep. Green, Al [D-TX-9]	D · TX		Feb 2, 2010
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Rep. Kagen, Steve [D-WI-8]	D · WI		Feb 2, 2010
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Rep. Moran, James P. [D-VA-8]	D · VA		Feb 23, 2010
Rep. Lofgren, Zoe [D-CA-16]	D · CA		Feb 25, 2010
Rep. Schakowsky, Janice D. [D-IL-9]	D · IL		Mar 3, 2010
Rep. Hastings, Alcee L. [D-FL-23]	D · FL		Mar 9, 2010
Del. Bordallo, Madeleine Z. [D-GU-At Large]	D · GU		Mar 22, 2010
Rep. Sutton, Betty [D-OH-13]	D · OH		Apr 13, 2010
Rep. Honda, Michael M. [D-CA-15]	D · CA		May 26, 2010
Rep. Tsongas, Niki [D-MA-5]	D · MA		Jun 17, 2010

Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred To	Jan 27, 2010

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

No related bills are listed.

Fair Access to Credit Scores Act of 2010 - Amends the Fair Credit Reporting Act to require consumer reporting agencies to disclose any information in the consumer's file concerning credit scores or other related risk scores or predictors when the consumer requests a free annual disclosure (credit report).

Requires all consumer reporting agencies to maintain information in the consumer's file concerning such scores or predictors for at least one year from the date on which such information is placed in the file.

Directs the Comptroller General to study and report to Congress on bankruptcy risk scores used by consumer reporting agencies, including an analysis of: (1) the factors used to determine such scores; (2) how bankruptcy risk scores impact the ability of consumers to receive loans; and (3) actions that consumers can take to improve such scores.

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### **Actions Timeline**

- **Jan 27, 2010:** Introduced in House
- **Jan 27, 2010:** Referred to the House Committee on Financial Services.