

## HR 5048

### National Heroes Credit Protection Act

**Congress:** 111 (2009–2011, Ended)

**Chamber:** House

**Policy Area:** Armed Forces and National Security

**Introduced:** Apr 15, 2010

**Current Status:** Referred to the Subcommittee on Economic Opportunity.

**Latest Action:** Referred to the Subcommittee on Economic Opportunity. (Apr 16, 2010)

**Official Text:** <https://www.congress.gov/bill/111th-congress/house-bill/5048>

### Sponsor

**Name:** Rep. Brady, Robert A. [D-PA-1]

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

### Cosponsors (2 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Bartlett, Roscoe G. [R-MD-6]	R · MD		Apr 15, 2010
Rep. Spratt, John M., Jr. [D-SC-5]	D · SC		Apr 15, 2010

### Committee Activity

Committee	Chamber	Activity	Date
Veterans' Affairs Committee	House	Referred to	Apr 16, 2010

### Subjects & Policy Tags

#### Policy Area:

Armed Forces and National Security

### Related Bills

No related bills are listed.

### Summary (as of Apr 15, 2010)

National Heroes Credit Protection Act - Amends the Servicemembers Civil Relief Act to authorize a servicemember, after having served on active duty for more than 180 days, to request that a consumer reporting agency (CRA) include in that servicemember's file a military service deployment alert. Requires the CRA to: (1) provide the alert to each person who requests the credit score or consumer report of such servicemember; and (2) develop and maintain procedures for referral of such alert to other CRAs.

Requires: (1) a reseller of credit reporting information to include in any report on a servicemember any alert placed in such servicemember's file by another CRA; and (2) any user of a consumer credit report containing such alert to acknowledge to the servicemember the receipt of the alert.

## Actions Timeline

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- **Apr 16, 2010:** Referred to the Subcommittee on Economic Opportunity.
- **Apr 15, 2010:** Introduced in House
- **Apr 15, 2010:** Referred to the House Committee on Veterans' Affairs.