

## HR 6363

Credit Access and Inclusion Act

**Congress:** 112 (2011–2013, Ended)

**Chamber:** House

**Policy Area:** Finance and Financial Sector

**Introduced:** Sep 10, 2012

**Current Status:** Referred to the Subcommittee on Financial Institutions and Consumer Credit.

**Latest Action:** Referred to the Subcommittee on Financial Institutions and Consumer Credit. (Oct 1, 2012)

**Official Text:** <https://www.congress.gov/bill/112th-congress/house-bill/6363>

### Sponsor

**Name:** Rep. Renacci, James B. [R-OH-16]

**Party:** Republican • **State:** OH • **Chamber:** House

### Cosponsors (4 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Capuano, Michael E. [D-MA-8]	D · MA		Sep 10, 2012
Rep. Ellison, Keith [D-MN-5]	D · MN		Sep 10, 2012
Rep. Hinojosa, Ruben [D-TX-15]	D · TX		Sep 10, 2012
Rep. Jones, Walter B., Jr. [R-NC-3]	R · NC		Sep 10, 2012

### Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred to	Oct 1, 2012

### Subjects & Policy Tags

#### Policy Area:

Finance and Financial Sector

### Related Bills

*No related bills are listed.*

### Summary (as of Sep 10, 2012)

Credit Access and Inclusion Act - Amends the Fair Credit Reporting Act, with respect to the responsibilities of furnishers of information to consumer reporting agencies, to declare that nothing in the Act or related regulations shall be construed as to prohibit a person from furnishing to a consumer reporting agency certain consumer identifying information, including: (1) consumer's full name, telephone number, mother's maiden name, address, zip code, date of birth, any generational designation, or Social Security number; (2) transactions or experiences between the consumer and the person furnishing the information; and (3) the performance of the consumer's obligations under a real property lease, a subscription agreement, or an account of a public utility service (subject to certain limitations).

## Actions Timeline

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- **Oct 1, 2012:** Referred to the Subcommittee on Financial Institutions and Consumer Credit.
- **Sep 13, 2012:** Hearings Held by the Subcommittee on Financial Institutions and Consumer Credit Prior to Referral.
- **Sep 10, 2012:** Introduced in House
- **Sep 10, 2012:** Referred to the House Committee on Financial Services.