

HR 769

Fair Access to Credit Scores Act of 2011

Congress: 112 (2011–2013, Ended)

Chamber: House

Policy Area: Finance and Financial Sector

Introduced: Feb 17, 2011

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

Latest Action: Referred to the Subcommittee on Financial Institutions and Consumer Credit. (Apr 4, 2011)

Official Text: <https://www.congress.gov/bill/112th-congress/house-bill/769>

Sponsor

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

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

Cosponsors (20 total)

Cosponsor	Party / State	Role	Date Joined
Del. Norton, Eleanor Holmes [D-DC-At Large]	D · DC		Feb 17, 2011
Rep. McDermott, Jim [D-WA-7]	D · WA		Feb 17, 2011
Rep. Rangel, Charles B. [D-NY-15]	D · NY		Feb 17, 2011
Rep. Richardson, Laura [D-CA-37]	D · CA		Feb 17, 2011
Rep. Tsongas, Niki [D-MA-5]	D · MA		Feb 17, 2011
Del. Bordallo, Madeleine Z. [D-GU-At Large]	D · GU		Mar 1, 2011
Rep. Jackson, Jesse L., Jr. [D-IL-2]	D · IL		Mar 1, 2011
Rep. Schakowsky, Janice D. [D-IL-9]	D · IL		Mar 1, 2011
Rep. Lowey, Nita M. [D-NY-18]	D · NY		Mar 31, 2011
Rep. Kaptur, Marcy [D-OH-9]	D · OH		Jul 19, 2011
Rep. Rothman, Steven R. [D-NJ-9]	D · NJ		Feb 7, 2012
Rep. Johnson, Henry C. "Hank," Jr. [D-GA-4]	D · GA		Feb 8, 2012
Rep. Tierney, John F. [D-MA-6]	D · MA		Feb 8, 2012
Rep. Pascrell, Bill, Jr. [D-NJ-8]	D · NJ		Feb 14, 2012
Rep. Sires, Albio [D-NJ-13]	D · NJ		Feb 14, 2012
Rep. Pingree, Chellie [D-ME-1]	D · ME		Feb 16, 2012
Rep. Honda, Michael M. [D-CA-15]	D · CA		Feb 28, 2012
Rep. Visclosky, Peter J. [D-IN-1]	D · IN		Feb 28, 2012
Rep. Cummings, Elijah E. [D-MD-7]	D · MD		Apr 17, 2012
Rep. Berman, Howard L. [D-CA-28]	D · CA		May 18, 2012

Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred to	Apr 4, 2011

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

No related bills are listed.

Summary (as of Feb 17, 2011)

Fair Access to Credit Scores Act of 2011 - 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 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.

Actions Timeline

- **Apr 4, 2011:** Referred to the Subcommittee on Financial Institutions and Consumer Credit.
- **Feb 17, 2011:** Introduced in House
- **Feb 17, 2011:** Referred to the House Committee on Financial Services.