

## HR 1002

Fair Access to Credit Scores Act of 2013

**Congress:** 113 (2013–2015, Ended)

**Chamber:** House

**Policy Area:** Finance and Financial Sector

**Introduced:** Mar 6, 2013

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

**Latest Action:** Referred to the House Committee on Financial Services. (Mar 6, 2013)

**Official Text:** <https://www.congress.gov/bill/113th-congress/house-bill/1002>

### Sponsor

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

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

### Cosponsors (15 total)

Cosponsor	Party / State	Role	Date Joined
Del. Norton, Eleanor Holmes [D-DC-At Large]	D · DC		Mar 6, 2013
Rep. Clay, Wm. Lacy [D-MO-1]	D · MO		Mar 6, 2013
Rep. Conyers, John, Jr. [D-MI-13]	D · MI		Mar 6, 2013
Rep. Grijalva, Raúl M. [D-AZ-3]	D · AZ		Mar 6, 2013
Rep. Kaptur, Marcy [D-OH-9]	D · OH		Mar 6, 2013
Rep. Sires, Albio [D-NJ-8]	D · NJ		Mar 6, 2013
Rep. Wilson, Frederica S. [D-FL-24]	D · FL		Mar 6, 2013
Rep. Clarke, Yvette D. [D-NY-9]	D · NY		Mar 12, 2013
Rep. McDermott, Jim [D-WA-7]	D · WA		Mar 12, 2013
Rep. Sánchez, Linda T. [D-CA-38]	D · CA		Mar 12, 2013
Rep. Lowey, Nita M. [D-NY-17]	D · NY		Mar 20, 2013
Rep. Visclosky, Peter J. [D-IN-1]	D · IN		Mar 20, 2013
Rep. Rangel, Charles B. [D-NY-13]	D · NY		Apr 9, 2013
Rep. Pingree, Chellie [D-ME-1]	D · ME		Jul 18, 2013
Rep. Tsongas, Niki [D-MA-3]	D · MA		Jul 18, 2013

### Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred To	Mar 6, 2013

### Subjects & Policy Tags

#### Policy Area:

Finance and Financial Sector

## Related Bills

Bill	Relationship	Last Action
113 S 471	Identical bill	<b>Mar 6, 2013:</b> Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

## Summary (as of Mar 6, 2013)

Fair Access to Credit Scores Act of 2013 - Amends the Fair Credit Reporting Act to require certain consumer reporting agencies to disclose, without charge, as part of a consumer's free annual disclosure upon request, a current credit score generated using the scoring methodology most frequently used to generate scores sold to creditors, including information regarding other risk scores or predictors in the consumer's file.

Requires the agencies also to furnish such other consumer information as the Consumer Financial Protection Bureau (CFPB) considers appropriate with respect to consumer financial education, including where the consumer's credit score falls with respect to a range of possible credit scores, and the general factors contributing to the credit scores of consumers.

Requires such agencies, upon consumer request for either a credit score or a risk score, to supply any such score in the consumer's file at the agency.

Requires the agencies to maintain credit scores or other risk scores or predictors in the consumer's file for at least one year after the data is generated.

Directs the CFPB to develop regulations establishing a mandatory format for consumer file disclosures.

## Actions Timeline

- **Mar 6, 2013:** Introduced in House
- **Mar 6, 2013:** Referred to the House Committee on Financial Services.