

## S 1613

Credit Access and Inclusion Act

**Congress:** 113 (2013–2015, Ended)

**Chamber:** Senate

**Policy Area:** Finance and Financial Sector

**Introduced:** Oct 30, 2013

**Current Status:** Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

**Latest Action:** Read twice and referred to the Committee on Banking, Housing, and Urban Affairs. (Oct 30, 2013)

**Official Text:** <https://www.congress.gov/bill/113th-congress/senate-bill/1613>

### Sponsor

**Name:** Sen. Kirk, Mark Steven [R-IL]

**Party:** Republican • **State:** IL • **Chamber:** Senate

### Cosponsors (2 total)

Cosponsor	Party / State	Role	Date Joined
Sen. Manchin, Joe, III [D-WV]	D · WV		Oct 30, 2013
Sen. Tester, Jon [D-MT]	D · MT		Dec 17, 2013

### Committee Activity

Committee	Chamber	Activity	Date
Banking, Housing, and Urban Affairs Committee	Senate	Referred To	Oct 30, 2013

### Subjects & Policy Tags

#### Policy Area:

Finance and Financial Sector

### Related Bills

Bill	Relationship	Last Action
113 HR 2538	Identical bill	Jun 27, 2013: Referred to the House Committee on Financial Services.

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) a consumer's full name, telephone number, mother's maiden name, address, zip code, date of birth, any generational designation, or Social Security number; (2) information solely as to transactions or experiences between the consumer and the person furnishing the information; (3) public record information; and (4) information about the performance of a consumer making payments under a real property lease or pursuant to a utility or telecommunications service contract.

Defines "utility or telecommunication service" as an entity that provides utility services to the public through pipe, wire, landline, wireless, cable, or other connected facilities, or radio, electronic, or similar transmission, including the extension of such facilities.

### **Actions Timeline**

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