

S 2456

A bill to amend the Fair Credit Reporting Act to provide protections for active duty military consumers, and for other purposes.

Congress: 113 (2013–2015, Ended)

Chamber: Senate

Policy Area: Finance and Financial Sector

Introduced: Jun 10, 2014

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. (Jun 10, 2014)

Official Text: <https://www.congress.gov/bill/113th-congress/senate-bill/2456>

Sponsor

Name: Sen. Menendez, Robert [D-NJ]

Party: Democratic • **State:** NJ • **Chamber:** Senate

Cosponsors (2 total)

Cosponsor	Party / State	Role	Date Joined
Sen. Booker, Cory A. [D-NJ]	D · NJ		Jun 10, 2014
Sen. Brown, Sherrod [D-OH]	D · OH		Jun 10, 2014

Committee Activity

Committee	Chamber	Activity	Date
Banking, Housing, and Urban Affairs Committee	Senate	Referred To	Jun 10, 2014

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

Bill	Relationship	Last Action
113 HR 4672	Related bill	May 19, 2014: Referred to the House Committee on Financial Services.

Amends the Fair Credit Reporting Act with respect to an item of adverse information about an active duty military consumer.

Declares that, if the action or inaction that gave rise to the item occurred while the consumer was an active duty military consumer, then: (1) the consumer may provide appropriate proof, including official orders, to a consumer reporting agency that the consumer was an active duty military consumer at the time the action or inaction occurred; and (2) any consumer report made by the agency including that item of information shall clearly and conspicuously disclose that the consumer was an active duty military consumer when the action or inaction that gave rise to the item occurred.

Requires a consumer reporting agency to notify promptly an active duty military consumer whenever it receives an item of adverse information about him or her, along with a description of the item and the method by which the consumer may dispute the validity of the item.

Requires an agency also to use any contact information an active duty military consumer has given it for all communications while the individual is an active duty military consumer.

Declares the sense of Congress that any person making use of a consumer report containing an item of adverse information that occurred while the consumer was an active duty military consumer should take that fact into account when evaluating the consumer's creditworthiness.

Requires a consumer reporting agency, with respect to an item of information under dispute by an active duty military consumer, to include in the consumer's file that he or she was an active duty military consumer at the time the action or inaction that gave rise to the disputed item occurred.

Actions Timeline

- **Jun 10, 2014:** Introduced in Senate
- **Jun 10, 2014:** Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.