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Fair Access to Credit Scores Act of 2013

Congress: 113 (2013–2015, Ended)

Chamber: Senate

Policy Area: Finance and Financial Sector

Introduced: Mar 6, 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. (Mar 6, 2013)

Official Text: <https://www.congress.gov/bill/113th-congress/senate-bill/471>

Sponsor

Name: Sen. Sanders, Bernard [I-VT]

Party: Independent • **State:** VT • **Chamber:** Senate

Cosponsors (7 total)

Cosponsor	Party / State	Role	Date Joined
Sen. Boxer, Barbara [D-CA]	D · CA		Mar 6, 2013
Sen. Feinstein, Dianne [D-CA]	D · CA		Mar 6, 2013
Sen. Lautenberg, Frank R. [D-NJ]	D · NJ		Mar 6, 2013
Sen. Menendez, Robert [D-NJ]	D · NJ		Mar 6, 2013
Sen. Gillibrand, Kirsten E. [D-NY]	D · NY		Apr 15, 2013
Sen. Schatz, Brian [D-HI]	D · HI		Apr 23, 2013
Sen. Murphy, Christopher [D-CT]	D · CT		Dec 19, 2013

Committee Activity

Committee	Chamber	Activity	Date
Banking, Housing, and Urban Affairs Committee	Senate	Referred To	Mar 6, 2013

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

Bill	Relationship	Last Action
113 HR 1002	Identical bill	Mar 6, 2013: Referred to the House Committee on Financial Services.

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 Senate
- **Mar 6, 2013:** Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

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