

S 1234

FIX Act

Congress: 114 (2015–2017, Ended)

Chamber: Senate

Policy Area: Finance and Financial Sector

Introduced: May 6, 2015

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. (May 6, 2015)

Official Text: <https://www.congress.gov/bill/114th-congress/senate-bill/1234>

Sponsor

Name: Sen. Klobuchar, Amy [D-MN]

Party: Democratic • State: MN • Chamber: Senate

Cosponsors (1 total)

Cosponsor	Party / State	Role	Date Joined
Sen. Daines, Steve [R-MT]	R · MT		May 6, 2015

Committee Activity

Committee	Chamber	Activity	Date
Banking, Housing, and Urban Affairs Committee	Senate	Referred To	May 6, 2015

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

No related bills are listed.

## **FIX Credit Reporting Errors Act or the FIX Act**

Amends the Fair Credit Reporting Act with respect to the procedures followed by consumer reporting agencies when a consumer disputes the completeness or accuracy of information contained in the consumer's credit report.

Requires consumer reporting agencies to: (1) expand the dispute notification furnished to any person who provided disputed information to include all documentation provided by the consumer, and (2) consider such consumer documentation when conducting reinvestigations of disputed information.

Directs a consumer reporting agency that operates as reseller, if it receives notice from a consumer of a dispute concerning a report that the reseller produced but the reseller determines that the information is not incomplete or inaccurate as a result of an act or omission of the reseller, to convey the notice of the dispute, together with all relevant information and documentation provided by the consumer, to each consumer reporting agency that provided the reseller with the information that is the subject of the dispute.

## **Actions Timeline**

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- **May 6, 2015:** Introduced in Senate
- **May 6, 2015:** Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.