

HR 1514

CRAM

Congress: 114 (2015–2017, Ended)

Chamber: House

Policy Area: Finance and Financial Sector

Introduced: Mar 19, 2015

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

Latest Action: Referred to the House Committee on Financial Services. (Mar 19, 2015)

Official Text: <https://www.congress.gov/bill/114th-congress/house-bill/1514>

Sponsor

Name: Rep. Sánchez, Linda T. [D-CA-38]

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

Cosponsors (13 total)

Cosponsor	Party / State	Role	Date Joined
Del. Bordallo, Madeleine Z. [D-GU-At Large]	D · GU		Mar 19, 2015
Rep. Clay, Wm. Lacy [D-MO-1]	D · MO		Mar 19, 2015
Rep. Grijalva, Raúl M. [D-AZ-3]	D · AZ		Mar 19, 2015
Rep. Hinojosa, Ruben [D-TX-15]	D · TX		Mar 19, 2015
Rep. Lamborn, Doug [R-CO-5]	R · CO		Mar 19, 2015
Rep. Langevin, James R. [D-RI-2]	D · RI		Mar 19, 2015
Rep. McGovern, James P. [D-MA-2]	D · MA		Mar 19, 2015
Rep. Napolitano, Grace F. [D-CA-32]	D · CA		Mar 19, 2015
Rep. Nugent, Richard B. [R-FL-11]	R · FL		Mar 19, 2015
Rep. Peters, Scott H. [D-CA-52]	D · CA		Mar 19, 2015
Rep. Rangel, Charles B. [D-NY-13]	D · NY		Mar 19, 2015
Rep. Takano, Mark [D-CA-41]	D · CA		Mar 19, 2015
Rep. Bustos, Cheri [D-IL-17]	D · IL		Jul 7, 2015

Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred To	Mar 19, 2015

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

Bill	Relationship	Last Action
114 S 1249	Related bill	May 7, 2015: Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

Credit Reporting Act for Military Families or the CRAM

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

Redefines "active duty military consumer" as one who is assigned to service away from the usual duty station for a period of not less than 90 days.

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 can dispute the validity of the item.

Requires an agency also to use any separate 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

- **Mar 19, 2015:** Introduced in House
- **Mar 19, 2015:** Referred to the House Committee on Financial Services.