

## S 96

A bill to amend the Consumer Financial Protection Act of 2010 to provide consumers with a free annual disclosure of information the Bureau of Consumer Financial Protection maintains on them, and for other purposes.

**Congress:** 114 (2015–2017, Ended)

**Chamber:** Senate

**Policy Area:** Finance and Financial Sector

**Introduced:** Jan 7, 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. (Jan 7, 2015)

**Official Text:** <https://www.congress.gov/bill/114th-congress/senate-bill/96>

### Sponsor

**Name:** Sen. Vitter, David [R-LA]

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

### Cosponsors

*No cosponsors are listed for this bill.*

### Committee Activity

Committee	Chamber	Activity	Date
Banking, Housing, and Urban Affairs Committee	Senate	Referred To	Jan 7, 2015

### Subjects & Policy Tags

#### Policy Area:

Finance and Financial Sector

### Related Bills

*No related bills are listed.*

### Summary (as of Jan 7, 2015)

Amends the Consumer Financial Protection Act of 2010 to direct the Consumer Financial Protection Bureau (CFPB) to: (1) disclose to a consumer all information (and their sources) held by the CFPB with respect to that consumer, including any person or other federal department or agency to which the CFPB disclosed the information; and (2) truncate in the disclosure the first five digits of the consumer's Social Security number (or similar identification number), if the consumer so requests and the CFPB has received appropriate proof of the requester's identity.

Permits consumers to request such a disclosure: (1) online, with a link prominently displayed on the CFPB website; (2) via U.S. mail; and (3) via a toll-free telephone number.

## Actions Timeline

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- **Jan 7, 2015:** Introduced in Senate
- **Jan 7, 2015:** Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.