

HR 1345

Protect Children from Theft Act of 2017

Congress: 115 (2017–2019, Ended)

Chamber: House

Policy Area: Finance and Financial Sector

Introduced: Mar 2, 2017

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

Latest Action: Referred to the House Committee on Financial Services. (Mar 2, 2017)

Official Text: <https://www.congress.gov/bill/115th-congress/house-bill/1345>

Sponsor

Name: Rep. Langevin, James R. [D-RI-2]

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

Cosponsors (3 total)

| Cosponsor | Party / State | Role | Date Joined |
|-----------------------------------|---------------|------|-------------|
| Rep. Bass, Karen [D-CA-37] | D · CA | | Mar 2, 2017 |
| Rep. Clark, Katherine M. [D-MA-5] | D · MA | | Mar 2, 2017 |
| Rep. Price, David E. [D-NC-4] | D · NC | | Mar 2, 2017 |

Committee Activity

| Committee | Chamber | Activity | Date |
|------------------------------|---------|-------------|-------------|
| Financial Services Committee | House | Referred To | Mar 2, 2017 |

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

No related bills are listed.

Protect Children from Theft Act of 2017

This bill amends the Fair Credit Reporting Act to require a consumer reporting agency, upon request by the legal guardian or custodian of a minor consumer, to either create a blocked credit report for the minor or convert the minor's existing report to blocked status. With respect to a minor's blocked report, a consumer reporting agency: (1) must block the input of any information, except with permission from the minor's legal guardian or custodian; and (2) may not provide any person with a consumer report of the minor.

A consumer reporting agency shall: (1) upon request by a minor's legal guardian or custodian, or on the minor's 18th birthday, unblock the minor's blocked report; and (2) if a minor consumer was a victim of fraud or identity theft before the minor's 18th birthday, include an alert statement in the minor's unblocked report. With respect to a minor consumer who was a victim of fraud or identity theft prior to the minor's 18th birthday, a consumer reporting agency may not charge a fee to create, convert, or unblock the minor's report.

The Consumer Financial Protection Bureau must establish specified procedures related to the bill's implementation.

Actions Timeline

- **Mar 2, 2017:** Introduced in House
- **Mar 2, 2017:** Referred to the House Committee on Financial Services.