

S 1810

Free Credit Freeze Act

Congress: 115 (2017–2019, Ended)

Chamber: Senate

Policy Area: Finance and Financial Sector

Introduced: Sep 14, 2017

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. (Sep 14, 2017)

Official Text: <https://www.congress.gov/bill/115th-congress/senate-bill/1810>

Sponsor

Name: Sen. Wyden, Ron [D-OR]

Party: Democratic • **State:** OR • **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 | Sep 14, 2017 |

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

| Bill | Relationship | Last Action |
|-------------|----------------|-------------------------------------------------------------------------------------------------------------------------|
| 115 S 1816 | Related bill | Oct 17, 2017: Committee on Banking, Housing, and Urban Affairs. Hearings held. Hearings printed: S.Hrg. 115-132. |
| 115 HR 3878 | Identical bill | Sep 28, 2017: Referred to the House Committee on Financial Services. |
| 115 HR 3755 | Related bill | Sep 13, 2017: Referred to the House Committee on Financial Services. |

Summary (as of Sep 14, 2017)

Free Credit Freeze Act

This bill amends the Fair Credit Reporting Act to prohibit a consumer reporting agency from charging a consumer a fee for placing, temporarily lifting, or fully removing a credit freeze. A consumer reporting agency must place a credit freeze on the consumer's file upon a consumer's request, prohibiting a consumer reporting agency from releasing any credit information without the consumer's permission.

Actions Timeline

- **Sep 14, 2017:** Introduced in Senate
- **Sep 14, 2017:** Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.