

## S 1816

### Freedom from Equifax Exploitation Act

**Congress:** 115 (2017–2019, Ended)

**Chamber:** Senate

**Policy Area:** Finance and Financial Sector

**Introduced:** Sep 14, 2017

**Current Status:** Committee on Banking, Housing, and Urban Affairs. Hearings held. Hearings printed: S.Hrg. 115-132.

**Latest Action:** Committee on Banking, Housing, and Urban Affairs. Hearings held. Hearings printed: S.Hrg. 115-132. (Oct 17, 2017)

**Official Text:** <https://www.congress.gov/bill/115th-congress/senate-bill/1816>

### Sponsor

**Name:** Sen. Warren, Elizabeth [D-MA]

**Party:** Democratic • **State:** MA • **Chamber:** Senate

### Cosponsors (18 total)

Cosponsor	Party / State	Role	Date Joined
Sen. Blumenthal, Richard [D-CT]	D · CT		Sep 14, 2017
Sen. Durbin, Richard J. [D-IL]	D · IL		Sep 14, 2017
Sen. Franken, Al [D-MN]	D · MN		Sep 14, 2017
Sen. Gillibrand, Kirsten E. [D-NY]	D · NY		Sep 14, 2017
Sen. Markey, Edward J. [D-MA]	D · MA		Sep 14, 2017
Sen. Menendez, Robert [D-NJ]	D · NJ		Sep 14, 2017
Sen. Merkley, Jeff [D-OR]	D · OR		Sep 14, 2017
Sen. Sanders, Bernard [I-VT]	I · VT		Sep 14, 2017
Sen. Schatz, Brian [D-HI]	D · HI		Sep 14, 2017
Sen. Van Hollen, Chris [D-MD]	D · MD		Sep 14, 2017
Sen. Wyden, Ron [D-OR]	D · OR		Sep 14, 2017
Sen. Baldwin, Tammy [D-WI]	D · WI		Sep 18, 2017
Sen. Whitehouse, Sheldon [D-RI]	D · RI		Sep 25, 2017
Sen. Shaheen, Jeanne [D-NH]	D · NH		Sep 27, 2017
Sen. Feinstein, Dianne [D-CA]	D · CA		Sep 28, 2017
Sen. Klobuchar, Amy [D-MN]	D · MN		Oct 2, 2017
Sen. Stabenow, Debbie [D-MI]	D · MI		Oct 2, 2017
Sen. Cantwell, Maria [D-WA]	D · WA		Dec 5, 2017

### Committee Activity

Committee	Chamber	Activity	Date
Banking, Housing, and Urban Affairs Committee	Senate	Hearings By (full committee)	Oct 17, 2017

## Subjects & Policy Tags

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### Policy Area:

Finance and Financial Sector

### Related Bills

Bill	Relationship	Last Action
115 HR 3878	Related bill	<b>Sep 28, 2017:</b> Referred to the House Committee on Financial Services.
115 S 1810	Related bill	<b>Sep 14, 2017:</b> Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.
115 HR 3755	Related bill	<b>Sep 13, 2017:</b> Referred to the House Committee on Financial Services.

### Summary (as of Sep 14, 2017)

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#### Freedom from Equifax Exploitation Act

This bill amends the Fair Credit Reporting Act to revise fraud alert provisions required of consumer reporting agencies. A fraud alert must be placed in a consumer's file upon request if the consumer suspects harm from an unauthorized disclosure. The time period for fraud alerts is extended from 90 days to 1 year. The bill also revises provisions relating to 7-year renewable fraud alerts in cases of identity theft.

The bill establishes a credit freeze process. A consumer reporting agency must place a free 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. Consumer reporting agencies must provide procedures for temporarily and permanently lifting the freeze at no charge to the consumer. Consumers are allowed a free credit report when requesting a credit freeze. While the file is subject to a freeze, a consumer reporting agency is prohibited from including the consumer in lists provided to third parties for credit or insurance offers.

A consumer reporting agency must provide on the Internet policies and procedures for consumers to: (1) place, temporarily lift, or fully remove a credit freeze; and (2) make required statements for fraud alerts or credit freezes.

The bill requires consumer reporting agencies to issue a refund of fees to any consumer who requested a credit freeze beginning September 7, 2017, through the day before enactment of this bill.

#### Actions Timeline

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- **Oct 17, 2017:** Committee on Banking, Housing, and Urban Affairs. Hearings held. Hearings printed: S.Hrg. 115-132.
- **Sep 14, 2017:** Introduced in Senate
- **Sep 14, 2017:** Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

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