

## S 2181

Military Families Credit Reporting Act of 2017

**Congress:** 115 (2017–2019, Ended)

**Chamber:** Senate

**Policy Area:** Finance and Financial Sector

**Introduced:** Nov 30, 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. (Nov 30, 2017)

**Official Text:** <https://www.congress.gov/bill/115th-congress/senate-bill/2181>

### Sponsor

**Name:** Sen. Menendez, Robert [D-NJ]

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

### Cosponsors (2 total)

Cosponsor	Party / State	Role	Date Joined
Sen. Booker, Cory A. [D-NJ]	D · NJ		Nov 30, 2017
Sen. Brown, Sherrod [D-OH]	D · OH		Nov 30, 2017

### Committee Activity

Committee	Chamber	Activity	Date
Banking, Housing, and Urban Affairs Committee	Senate	Referred To	Nov 30, 2017

### Subjects & Policy Tags

#### Policy Area:

Finance and Financial Sector

### Related Bills

*No related bills are listed.*

## **Military Families Credit Reporting Act of 2017**

This bill amends the Fair Credit Reporting Act to: (1) allow a consumer to provide proof to a consumer reporting agency that an adverse credit report item occurred while on active duty, and (2) require a consumer reporting agency to provide an active duty military consumer's relevant active duty status on adverse credit report items.

The Consumer Financial Protection Bureau is required to publish a model form that allows a consumer to: (1) notify a consumer reporting agency that the consumer is an active duty military consumer, and (2) provide contact information for communicating with the consumer while on active duty.

Notice of active duty status may not be the basis for an adverse credit action.

A consumer reporting agency must notify an active duty military consumer of negative information received about that consumer.

## **Actions Timeline**

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- **Nov 30, 2017:** Introduced in Senate
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