

S 2375

Equifax Consumer Protection and Data Empowerment Act of 2018

Congress: 115 (2017–2019, Ended)

Chamber: Senate

Policy Area: Finance and Financial Sector

Introduced: Feb 5, 2018

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. (Feb 5, 2018)

Official Text: <https://www.congress.gov/bill/115th-congress/senate-bill/2375>

Sponsor

Name: Sen. Brown, Sherrod [D-OH]

Party: Democratic • **State:** OH • **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	Feb 5, 2018

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

No related bills are listed.

Equifax Consumer Protection and Data Empowerment Act of 2018

This bill amends the Fair Credit Reporting Act to revise the consumer protection duties of consumer reporting agencies.

Credit reporting agencies must provide a cost-free method for consumers to control the release of their information for certain purposes.

The bill limits the purposes for which a consumer reporting agencies may provide a consumer's information to a third party. For example, consumer reporting agencies may not provide consumer information to a third party for a credit or insurance transaction not initiated by the consumer.

The bill revises the requirements for fraud alerts provided by consumer reporting agencies, including by extending the length of all alerts to 10 years and expanding access to free reports.

Actions Timeline

- **Feb 5, 2018:** Introduced in Senate
- **Feb 5, 2018:** Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.