

HR 3878

Free Credit Freeze Act

Congress: 115 (2017–2019, Ended)

Chamber: House

Policy Area: Finance and Financial Sector

Introduced: Sep 28, 2017

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

Latest Action: Referred to the House Committee on Financial Services. (Sep 28, 2017)

Official Text: <https://www.congress.gov/bill/115th-congress/house-bill/3878>

Sponsor

Name: Rep. Lujan, Ben Ray [D-NM-3]

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

Cosponsors (27 total)

Cosponsor	Party / State	Role	Date Joined
Del. Norton, Eleanor Holmes [D-DC-At Large]	D · DC		Sep 28, 2017
Rep. Beyer, Donald S., Jr. [D-VA-8]	D · VA		Sep 28, 2017
Rep. Bishop, Sanford D., Jr. [D-GA-2]	D · GA		Sep 28, 2017
Rep. Boyle, Brendan F. [D-PA-13]	D · PA		Sep 28, 2017
Rep. Butterfield, G. K. [D-NC-1]	D · NC		Sep 28, 2017
Rep. Capuano, Michael E. [D-MA-7]	D · MA		Sep 28, 2017
Rep. Cárdenas, Tony [D-CA-29]	D · CA		Sep 28, 2017
Rep. Kaptur, Marcy [D-OH-9]	D · OH		Sep 28, 2017
Rep. Langevin, James R. [D-RI-2]	D · RI		Sep 28, 2017
Rep. Lujan Grisham, Michelle [D-NM-1]	D · NM		Sep 28, 2017
Rep. Nadler, Jerrold [D-NY-10]	D · NY		Sep 28, 2017
Rep. Napolitano, Grace F. [D-CA-32]	D · CA		Sep 28, 2017
Rep. Ellison, Keith [D-MN-5]	D · MN		Oct 3, 2017
Rep. Green, Gene [D-TX-29]	D · TX		Oct 3, 2017
Rep. Loebsack, David [D-IA-2]	D · IA		Oct 3, 2017
Rep. Raskin, Jamie [D-MD-8]	D · MD		Oct 3, 2017
Rep. Slaughter, Louise McIntosh [D-NY-25]	D · NY		Oct 3, 2017
Rep. Takano, Mark [D-CA-41]	D · CA		Oct 3, 2017
Rep. Grijalva, Raúl M. [D-AZ-3]	D · AZ		Oct 6, 2017
Rep. Jayapal, Pramila [D-WA-7]	D · WA		Nov 1, 2017
Rep. Clark, Katherine M. [D-MA-5]	D · MA		Jan 16, 2018
Rep. DeSaulnier, Mark [D-CA-11]	D · CA		Jan 30, 2018
Rep. Deutch, Theodore E. [D-FL-22]	D · FL		Feb 6, 2018
Rep. Smith, Adam [D-WA-9]	D · WA		Feb 6, 2018
Rep. McGovern, James P. [D-MA-2]	D · MA		Feb 7, 2018
Rep. Cicilline, David N. [D-RI-1]	D · RI		Feb 13, 2018
Rep. Garamendi, John [D-CA-3]	D · CA		Feb 13, 2018

Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred To	Sep 28, 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 S 1810	Identical bill	Sep 14, 2017: Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.
115 HR 3755	Related bill	Sep 13, 2017: Referred to the House Committee on Financial Services.

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 28, 2017:** Introduced in House
- **Sep 28, 2017:** Referred to the House Committee on Financial Services.