

HR 4028

PROTECT Act of 2017

Congress: 115 (2017–2019, Ended)

Chamber: House

Policy Area: Finance and Financial Sector

Introduced: Oct 12, 2017

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

Latest Action: Referred to the House Committee on Financial Services. (Oct 12, 2017)

Official Text: <https://www.congress.gov/bill/115th-congress/house-bill/4028>

Sponsor

Name: Rep. McHenry, Patrick T. [R-NC-10]

Party: Republican • **State:** NC • **Chamber:** House

Cosponsors (1 total)

| Cosponsor | Party / State | Role | Date Joined |
|------------------------------|---------------|------|-------------|
| Rep. Faso, John J. [R-NY-19] | R · NY | | Jun 5, 2018 |

Committee Activity

| Committee | Chamber | Activity | Date |
|------------------------------|---------|-------------|--------------|
| Financial Services Committee | House | Referred To | Oct 12, 2017 |

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

| Bill | Relationship | Last Action |
|------------|--------------|--|
| 115 S 1982 | Related bill | Oct 18, 2017: Read twice and referred to the Committee on Banking, Housing, and Urban Affairs. |

Summary (as of Oct 12, 2017)

Promoting Responsible Oversight of Transactions and Examinations of Credit Technology Act of 2017 or the PROTECT Act of 2017

This bill amends the Federal Financial Institutions Examination Council Act of 1978 to require supervision and examination of large consumer reporting agencies regarding cybersecurity measures.

The bill amends the Fair Credit Reporting Act to allow consumers to request a consumer reporting agency to place a security freeze on their reports. The bill includes provisions for fees and exceptions from such fees.

Consumer reporting agencies may not use a consumer's Social Security number in a consumer report or as a method to identify the consumer.

Actions Timeline

- **Oct 12, 2017:** Introduced in House
- **Oct 12, 2017:** Referred to the House Committee on Financial Services.