

HR 3618

Free Credit Scores for Consumers Act of 2019

Congress: 116 (2019–2021, Ended)

Chamber: House

Policy Area: Finance and Financial Sector

Introduced: Jul 5, 2019

Current Status: Placed on the Union Calendar, Calendar No. 247.

Latest Action: Placed on the Union Calendar, Calendar No. 247. (Nov 21, 2019)

Official Text: <https://www.congress.gov/bill/116th-congress/house-bill/3618>

Sponsor

Name: Rep. Beatty, Joyce [D-OH-3]

Party: Democratic • **State:** OH • **Chamber:** House

Cosponsors (1 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Cleaver, Emanuel [D-MO-5]	D · MO		Jul 15, 2019

Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Reported By	Nov 21, 2019

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

Bill	Relationship	Last Action
116 HR 3621	Related bill	Jan 30, 2020: Received in the Senate.

Summary (as of Nov 21, 2019)

Free Credit Scores for Consumers Act of 2019

This bill requires credit reporting agencies to provide free credit scores to consumers with their free annual consumer reports. The bill also provides for automatic free credit scores and consumer reports in specified circumstances. Credit reporting agencies must provide consumers with additional information regarding the calculation of their credit score.

Specified lenders must give consumers free copies of any consumer reports and credit scores they used for underwriting before consumers sign the respective loan agreements.

Actions Timeline

- **Nov 21, 2019:** Reported (Amended) by the Committee on Financial Services. H. Rept. 116-306.
- **Nov 21, 2019:** Placed on the Union Calendar, Calendar No. 247.
- **Jul 11, 2019:** Committee Consideration and Mark-up Session Held.
- **Jul 11, 2019:** Ordered to be Reported (Amended) by the Yeas and Nays: 32 - 26.
- **Jul 5, 2019:** Introduced in House
- **Jul 5, 2019:** Referred to the House Committee on Financial Services.