

## HR 3622

### Restoring Unfairly Impaired Credit and Protecting Consumers Act

**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. 287.

**Latest Action:** Placed on the Union Calendar, Calendar No. 287. (Dec 23, 2019)

**Official Text:** <https://www.congress.gov/bill/116th-congress/house-bill/3622>

## Sponsor

**Name:** Rep. Tlaib, Rashida [D-MI-13]

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

## Cosponsors

No cosponsors are listed for this bill.

## Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Reported By	Dec 23, 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 Dec 23, 2019)

### Restoring Unfairly Impaired Credit and Protecting Consumers Act

This bill revises requirements regarding consumer credit information included by a consumer reporting agency on a credit report, including by

- requiring removal of adverse information that resulted from specified fraudulent lending activity,
- shortening the time period adverse information stays on reports, and
- limiting the inclusion of certain medical debt on reports.

The bill also requires a consumer reporting agency to provide free credit monitoring and identity theft protection services to certain consumers, including victims of fraud, active duty military, and those 65 years of age and older.

## **Actions Timeline**

---

- **Dec 23, 2019:** Reported (Amended) by the Committee on Financial Services. H. Rept. 116-362.
- **Dec 23, 2019:** Placed on the Union Calendar, Calendar No. 287.
- **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.