

## HR 3821

To amend the Fair Credit Reporting Act to make improvements to the regulation of consumer reporting agencies and protect consumers, and for other purposes.

**Congress:** 116 (2019–2021, Ended)

**Chamber:** House

**Policy Area:** Finance and Financial Sector

**Introduced:** Jul 18, 2019

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

**Latest Action:** Referred to the House Committee on Financial Services. (Jul 18, 2019)

**Official Text:** <https://www.congress.gov/bill/116th-congress/house-bill/3821>

### 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. DelBene, Suzan K. [D-WA-1]	D · WA		Sep 16, 2020

### Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred To	Jul 18, 2019

### Subjects & Policy Tags

#### Policy Area:

Finance and Financial Sector

### Related Bills

*No related bills are listed.*

This bill revises requirements related to credit reporting agencies and the reporting of adverse credit information.

Credit reporting agencies are prohibited from using social security numbers in credit reports and as a method of verifying a consumer's identity.

The Consumer Financial Protection Bureau must supervise and examine the cybersecurity of certain credit reporting agencies.

The bill prohibits a credit reporting agency from reporting paid, medically-necessary debt if the debt was paid over a year prior. A credit reporting agency is also prohibited from reporting certain adverse credit information related to financial abuse, unfair or fraudulent mortgage lending, or fraudulent private student lending.

The bill extends the time credit reporting agencies have to place a credit security freeze when receiving such a request by phone or through electronic means from one to three business days. It also extends the time agencies have to remove a freeze from one hour to three days.

### **Actions Timeline**

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- **Jul 18, 2019:** Introduced in House
- **Jul 18, 2019:** Referred to the House Committee on Financial Services.