

## HR 5332

### Protecting Your Credit Score Act of 2020

**Congress:** 116 (2019–2021, Ended)

**Chamber:** House

**Policy Area:** Finance and Financial Sector

**Introduced:** Dec 6, 2019

**Current Status:** Received in the Senate.

**Latest Action:** Received in the Senate. (Jun 30, 2020)

**Official Text:** <https://www.congress.gov/bill/116th-congress/house-bill/5332>

## Sponsor

**Name:** Rep. Gottheimer, Josh [D-NJ-5]

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

## Cosponsors (1 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Reed, Tom [R-NY-23]	R · NY		Dec 6, 2019

## Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Reported By	Mar 12, 2020

## Subjects & Policy Tags

### Policy Area:

Finance and Financial Sector

## Related Bills

Bill	Relationship	Last Action
116 HRES 1017	Related bill	Jun 25, 2020: Motion to reconsider laid on the table Agreed to without objection.

## **Protecting Your Credit Score Act of 2020**

This bill revises provisions related to consumer credit reports and credit reporting agencies.

(Sec. 2) Credit reporting agencies are directed to create a central online portal that allows consumers to (1) access free credit reports and credit scores, (2) dispute errors, and (3) place or lift security freezes.

(Sec. 3) Credit reporting agencies must verify specified identifying information when adding credit information to a consumer's file. Credit reporting agencies must also perform periodic audits of credit reports to ensure accuracy.

(Sec. 4) A credit reporting ombudsperson, whose responsibilities include resolving persistent errors by credit reporting agencies, is established at the Consumer Financial Protection Bureau (CFPB).

Credit reporting agencies must provide a consumer with additional information after an agency's reinvestigation of disputed credit information.

(Sec. 5) A court may award injunctive relief to compel a credit reporting agency to comply with credit report protections.

(Sec. 6) Consumers will receive a free credit score upon request and upon certain adverse credit decisions.

Credit reporting agencies must provide available information to consumers regarding the purpose behind the procurement of a credit report.

(Sec. 7) The bill establishes a public registry for credit reporting agencies.

(Sec. 8) The bill also provides the CFPB with statutory authority for supervising credit reporting agencies.

(Sec. 9) The bill gives the CFPB the authority to establish data security requirements for credit reporting agencies.

(Sec. 10) The CFPB must report on the effectiveness of specified audits in addressing data security risks at credit reporting agencies.

(Sec. 11) The Government Accountability Office must report on the feasibility of credit reporting agencies replacing Social Security numbers as identifiers with another type of federal identification.

## Actions Timeline

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- **Jun 30, 2020:** Received in the Senate.
- **Jun 29, 2020:** Considered as unfinished business. (consideration: CR H2663-2664)
- **Jun 29, 2020:** Mr. Riggleman moved to recommit with instructions to the Committee on Financial Services. (text: CR H2663)
- **Jun 29, 2020:** DEBATE - The House proceeded with 10 minutes of debate on the Riggleman motion to recommit with instructions. The instructions contained in the motion seek to require the bill to be reported back to the House with an amendment to strike section 3 from the bill and insert a new section prohibiting the use of social security numbers.
- **Jun 29, 2020:** The previous question on the motion to recommit with instructions was ordered without objection.
- **Jun 29, 2020:** POSTPONED PROCEEDINGS - At the conclusion of debate on the motion to recommit with instructions, the Chair put the question on the motion and by voice vote, announced that the noes had prevailed. Mr. Riggleman demanded the yeas and nays and the Chair postponed further consideration on the motion to recommit until a time to be announced.
- **Jun 29, 2020:** Considered as unfinished business. (consideration: CR H2665-2667)
- **Jun 29, 2020:** On motion to recommit with instructions Failed by the Yeas and Nays: 184 - 228 (Roll no. 125).
- **Jun 29, 2020:** Passed/agreed to in House: On passage Passed by the Yeas and Nays: 234 - 179 (Roll no. 126).
- **Jun 29, 2020:** On passage Passed by the Yeas and Nays: 234 - 179 (Roll no. 126). (text: 06/26/2020 CR H2559-2561)
- **Jun 29, 2020:** Motion to reconsider laid on the table Agreed to without objection.
- **Jun 26, 2020:** Considered under the provisions of rule H. Res. 1017. (consideration: CR H2559-2571)
- **Jun 26, 2020:** Rule provides for consideration of H.R. 1425, H.R. 5332, H.R. 7120, H.R. 7301 and H.J. Res. 90. The resolution provides that the provisions of section 125(c) of the Uruguay Round Agreements Act shall not apply during the remainder of the 116th Congress and the resolution amends H.Res. 967, agreed to on May 15, 2020.
- **Jun 26, 2020:** DEBATE - The House proceeded with one hour of debate on H.R. 5332.
- **Jun 26, 2020:** The previous question was ordered pursuant to the rule.
- **Jun 26, 2020:** POSTPONED PROCEEDINGS - Pursuant to clause 1(c) of Rule XIX, further proceedings on H.R. 5332 were postponed.
- **Jun 24, 2020:** Rules Committee Resolution H. Res. 1017 Reported to House. Rule provides for consideration of H.R. 1425, H.R. 5332, H.R. 7120, H.R. 7301 and H.J. Res. 90. The resolution provides that the provisions of section 125(c) of the Uruguay Round Agreements Act shall not apply during the remainder of the 116th Congress and the resolution amends H.Res. 967, agreed to on May 15, 2020.
- **Mar 12, 2020:** Reported (Amended) by the Committee on Financial Services. H. Rept. 116-416.
- **Mar 12, 2020:** Placed on the Union Calendar, Calendar No. 335.
- **Dec 11, 2019:** Committee Consideration and Mark-up Session Held.
- **Dec 11, 2019:** Ordered to be Reported (Amended) by the Yeas and Nays: 31 - 24.
- **Dec 10, 2019:** Committee Consideration and Mark-up Session Held.
- **Dec 6, 2019:** Introduced in House
- **Dec 6, 2019:** Referred to the House Committee on Financial Services.