

HR 4115

Restoring Unfairly Impaired Credit and Protecting Consumers Act

Congress: 117 (2021–2023, Ended)

Chamber: House

Policy Area: Finance and Financial Sector

Introduced: Jun 24, 2021

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

Latest Action: Referred to the House Committee on Financial Services. (Jun 24, 2021)

Official Text: <https://www.congress.gov/bill/117th-congress/house-bill/4115>

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	Referred To	Jun 24, 2021

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

Bill	Relationship	Last Action
117 HR 4120	Related bill	Jun 24, 2021: Referred to the House Committee on Financial Services.

Summary (as of Jun 24, 2021)

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

- **Jun 24, 2021:** Introduced in House
- **Jun 24, 2021:** Referred to the House Committee on Financial Services.