

HR 745

Fair Access to Credit Scores Act of 2021

Congress: 117 (2021–2023, Ended)

Chamber: House

Policy Area: Finance and Financial Sector

Introduced: Feb 3, 2021

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

Latest Action: Referred to the House Committee on Financial Services. (Feb 3, 2021)

Official Text: <https://www.congress.gov/bill/117th-congress/house-bill/745>

Sponsor

Name: Rep. Cohen, Steve [D-TN-9]

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

Cosponsors (2 total)

Cosponsor	Party / State	Role	Date Joined
Del. Norton, Eleanor Holmes [D-DC-At Large]	D · DC		Feb 3, 2021
Del. San Nicolas, Michael F. Q. [D-GU-At Large]	D · GU		Feb 3, 2021

Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred To	Feb 3, 2021

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

No related bills are listed.

Summary (as of Feb 3, 2021)

Fair Access to Credit Scores Act of 2021

This bill requires certain consumer reporting agencies to disclose, upon request, as part of a consumer's free annual disclosure (1) the consumer's current credit score, (2) other information in the consumer's file regarding risk scores or predictors, and (3) any other consumer information the Consumer Financial Protection Bureau considers appropriate with respect to consumer financial education.

Consumer reporting agencies must maintain these scores or predictors in a consumer's file for at least one year after the data is generated.

Actions Timeline

- **Feb 3, 2021:** Introduced in House
- **Feb 3, 2021:** Referred to the House Committee on Financial Services.