

119TH CONGRESS
1ST SESSION

H. R. 5923

To amend the Fair Credit Reporting Act to expand the definition of an active duty military consumer for purposes of certain credit monitoring requirements, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

NOVEMBER 4, 2025

Ms. STEFANIK (for herself and Ms. BYNUM) introduced the following bill;
which was referred to the Committee on Financial Services

A BILL

To amend the Fair Credit Reporting Act to expand the definition of an active duty military consumer for purposes of certain credit monitoring requirements, and for other purposes.

1 *Be it enacted by the Senate and House of Representa-*
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Servicemember Credit
5 Monitoring Enhancement Act”.

6 **SEC. 2. CREDIT MONITORING.**

7 Section 605A(k) of the Fair Credit Reporting Act (15
8 U.S.C. 1681c–1(k)) is amended—

1 (1) by amending paragraph (1) to read as fol-
2 lows:

3 “(1) UNIFORMED SERVICES MEMBER CON-
4 SUMER DEFINED.—In this subsection, the term ‘uni-
5 formed services member consumer’ means a con-
6 sumer who is a member of the uniformed services
7 (as such term is defined under section 101(a) of title
8 10, United States Code).”; and

9 (2) in paragraph (2)(A), by striking “active
10 duty military consumer” and inserting “uniformed
11 services member consumer”.

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