

119TH CONGRESS
2D SESSION

H. R. 8141

To amend the Fair Credit Reporting Act to require resellers of information contained in consumer reports to follow reasonable procedures to assure maximum possible accuracy of such information before transmitting such information, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

MARCH 27, 2026

Mr. LAWLER (for himself and Mr. GOTTHEIMER) introduced the following bill;
which was referred to the Committee on Financial Services

A BILL

To amend the Fair Credit Reporting Act to require resellers of information contained in consumer reports to follow reasonable procedures to assure maximum possible accuracy of such information before transmitting such information, 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 “Fair Credit Reporting
5 Reseller Accuracy Act”.

1 **SEC. 2. ACCURACY OF INFORMATION TRANSMITTED BY RE-**
2 **SELLERS.**

3 Section 607 of the Fair Credit Reporting Act (15
4 U.S.C. 1681e) is amended by adding at the end the fol-
5 lowing:

6 “(f) RESELLERS.—

7 “(1) IN GENERAL.—Before a reseller transmits
8 information contained in a consumer report to an
9 end user or another reseller, such reseller shall fol-
10 low reasonable procedures to assure maximum pos-
11 sible accuracy of the information concerning the in-
12 dividual about whom the information relates.

13 “(2) LIMITATION OF LIABILITY.—No reseller
14 may be held liable under this title if such reseller ac-
15 curately communicates information obtained from
16 another consumer reporting agency to an end user
17 or another reseller.

18 “(3) RESELLER DEFINED.—In this subsection
19 the term ‘reseller’ has the meaning given the term
20 in section 603.”.

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