

Union Calendar No. 689

119TH CONGRESS
2^D SESSION

H. R. 8141

[Report No. 119-789]

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

SEPTEMBER 1, 2026

Additional sponsors: Mr. MEUSER and Mrs. WAGNER

SEPTEMBER 1, 2026

Reported with an amendment, committed to the Committee of the Whole
House on the State of the Union, and ordered to be printed

[Strike out all after the enacting clause and insert the part printed in italic]

[For text of introduced bill, see copy of bill as introduced on March 27, 2026]

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”.*

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

8 *Section 607 of the Fair Credit Reporting Act (15*
9 *U.S.C. 1681e) is amended by adding at the end the fol-*
10 *lowing:*

11 “(f) *TRANSMISSION OF INFORMATION BY RE-*
12 *SELLERS.—*

13 “(1) *IN GENERAL.—*Before a reseller transmits
14 *information contained in a consumer report to an*
15 *end user or another reseller, such reseller shall follow*
16 *reasonable procedures to assure maximum possible ac-*
17 *curacy of the information concerning the individual*
18 *about whom the information relates.*

19 “(2) *LIMITATION OF LIABILITY.—*No reseller may
20 *be held liable under this title if such reseller accu-*
21 *rately communicates information obtained from an-*
22 *other consumer reporting agency to an end user or*
23 *another reseller.*

1 “(3) *RESELLER DEFINED.*—*In this subsection*
2 *the term ‘reseller’ has the meaning given the term in*
3 *section 603.’*.”

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