

**Calendar No. 394**

119TH CONGRESS  
2D SESSION

**S. J. RES. 145**

Providing for congressional disapproval under chapter 8 of title 5, United States Code, of the rule submitted by the Bureau of Consumer Financial Protection relating to the withdrawal of the rule relating to “Fair Credit Reporting; Permissible Purposes for Furnishing, Using, and Obtaining Consumer Reports”.

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IN THE SENATE OF THE UNITED STATES

MARCH 25, 2026

Mr. WYDEN introduced the following joint resolution; which was read twice and referred to the Committee on Banking, Housing, and Urban Affairs

APRIL 27, 2026

Committee discharged, by petition, pursuant to 5 U.S.C. 802(c), and placed on the calendar

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**JOINT RESOLUTION**

Providing for congressional disapproval under chapter 8 of title 5, United States Code, of the rule submitted by the Bureau of Consumer Financial Protection relating to the withdrawal of the rule relating to “Fair Credit Reporting; Permissible Purposes for Furnishing, Using, and Obtaining Consumer Reports”.

1       *Resolved by the Senate and House of Representatives*  
2       *of the United States of America in Congress assembled,*

1 That Congress disapproves the rule submitted by the Bu-  
2 reau of Consumer Financial Protection relating to the  
3 withdrawal of the rule relating to “Fair Credit Reporting;  
4 Permissible Purposes for Furnishing, Using, and Obtain-  
5 ing Consumer Reports (87 Fed. Reg. 41243 (July 12,  
6 2022))” (90 Fed. Reg. 20084 (May 12, 2025)), and such  
7 rule shall have no force or effect.



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2<sup>D</sup> Session

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**JOINT RESOLUTION**

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APRIL 27, 2026

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