

105TH CONGRESS
2D SESSION

H. R. 4848

To amend the Fair Credit Reporting Act to allow any consumer to receive a free credit report annually from any consumer reporting agency.

IN THE HOUSE OF REPRESENTATIVES

OCTOBER 16, 1998

Mr. KENNEDY of Massachusetts (for himself and Ms. ROYBAL-ALLARD) introduced the following bill; which was referred to the Committee on Banking and Financial Services

A BILL

To amend the Fair Credit Reporting Act to allow any consumer to receive a free credit report annually from any consumer reporting agency.

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 (a) IN GENERAL.—This Act may be cited as the
5 “Free Annual Credit Report Act of 1998”.

6 **SEC. 2. FREE CREDIT REPORT ANNUALLY UPON REQUEST**
7 **OF CONSUMER.**

8 Section 612 of the Fair Credit Reporting Act (15
9 U.S.C. 1681j) is amended—

1 (1) by redesignating subsections (c) and (d) as
2 subsections (d) and (e), respectively; and

3 (2) by inserting after subsection (b) the follow-
4 ing new subsection:

5 “(c) FREE CREDIT REPORT ANNUALLY UPON RE-
6 QUEST OF CONSUMER.—Upon the request of any con-
7 sumer, any consumer reporting agency shall make all dis-
8 closures pursuant to section 609 without charge to such
9 consumer at least once each calendar year.”.

10 (b) TECHNICAL AND CONFORMING AMENDMENT.—
11 Section 612(a)(1) of the Fair Credit Reporting Act (15
12 U.S.C. 1681j(a)(1)) is amended by striking “(c), and (d)”
13 and inserting “(c), (d), and (e)”.

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