

107TH CONGRESS
1ST SESSION

H. R. 2031

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

MAY 25, 2001

Ms. ROYBAL-ALLARD (for herself, Ms. LEE, Mrs. JONES of Ohio, Mr. GUTIERREZ, Mr. FRANK, Mr. KLECZKA, Mr. GEORGE MILLER of California, Ms. SOLIS, Ms. BALDWIN, Ms. SANCHEZ, Mr. KILDEE, Mr. ACEVEDO-VILÁ, and Mr. UNDERWOOD) introduced the following bill; which was referred to the Committee on 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 “Consumer Credit Report Accuracy and Privacy Act of
6 2001”.

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

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

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

7 (2) by inserting after subsection (b) the fol-
8 lowing new subsection:

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

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

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