

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.

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## 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

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## 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)”.

