

a consumer report may be obtained for employment purposes; and

“(B) the consumer has authorized in writing the procurement of the report by that person.”

Subsec. (b)(3). Pub. L. 105-347, §2(b), amended heading and text of par. (3) generally. Prior to amendment, text read as follows: “In using a consumer report for employment purposes, before taking any adverse action based in whole or in part on the report, the person intending to take such adverse action shall provide to the consumer to whom the report relates—

“(A) a copy of the report; and

“(B) a description in writing of the rights of the consumer under this subchapter, as prescribed by the Federal Trade Commission under section 1681g(c)(3) of this title.”

Subsec. (g). Pub. L. 105-347, §6(4), struck out “or a direct marketing transaction” after “or insurance transaction”.

1997—Subsec. (b)(4). Pub. L. 105-107 added par. (4).

1996—Pub. L. 104-208, §§2403(a), 2404(a)(1), designated existing provisions as subsec. (a) and inserted heading, substituted “Subject to subsection (c), any consumer reporting agency” for “A consumer reporting agency” in introductory provisions, added subpars. (E) and (F) of par. (3), and struck out former subpar. (E) of par. (3) which read as follows: “otherwise has a legitimate business need for the information in connection with a business transaction involving the consumer.”

Subsec. (b). Pub. L. 104-208, §2403(b), added subsec. (b).

Subsecs. (c) to (e). Pub. L. 104-208, §2404(a)(2), added subsecs. (c) to (e).

Subsec. (f). Pub. L. 104-208, §2404(b), added subsec. (f).

Subsec. (g). Pub. L. 104-208, §2405, added subsec. (g).

Pars. (4), (5). Pub. L. 104-193 added pars. (4) and (5).

1989—Par. (1). Pub. L. 101-73 inserted “, or a subpoena issued in connection with proceedings before a Federal grand jury” before period at end.

#### Statutory Notes and Related Subsidiaries

##### EFFECTIVE DATE OF 2010 AMENDMENT

Amendment by Pub. L. 111-203 effective on the designated transfer date, see section 1100H of Pub. L. 111-203, set out as a note under section 552a of Title 5, Government Organization and Employees.

##### EFFECTIVE DATE OF 2009 AMENDMENT

Amendment by Pub. L. 111-24 effective 9 months after May 22, 2009, except as otherwise specifically provided, see section 3 of Pub. L. 111-24, set out as a note under section 1602 of this title.

##### EFFECTIVE DATE OF 2003 AMENDMENTS

Amendment by Pub. L. 108-177 effective Dec. 31, 2003, see section 361(n) of Pub. L. 108-177, set out as a note under section 1611 of Title 10, Armed Forces.

Amendment by Pub. L. 108-159 subject to joint regulations establishing effective dates as prescribed by Federal Reserve Board and Federal Trade Commission, except as otherwise provided, see section 3 of Pub. L. 108-159, set out as a note under section 1681 of this title.

Amendment by section 411 of Pub. L. 108-159 effective at end of 180-day period beginning on Dec. 4, 2003, with certain exceptions, see section 411(d) of Pub. L. 108-159, set out as an Effective Date of 2003 Amendment note under section 1681a of this title.

Pub. L. 108-159, title IV, §412(g), Dec. 4, 2003, 117 Stat. 2003, provided that: “The amendments made by this section [amending this section and sections 1681c, 1681s, and 1681s-2 of this title] shall take effect at the end of the 15-month period beginning on the date of enactment of this Act [Dec. 4, 2003].”

##### EFFECTIVE DATE OF 1998 AMENDMENT

Amendment by Pub. L. 105-347 deemed to have same effective date as amendments made by section 2403 of Pub. L. 104-208, see section 7 of Pub. L. 105-347, set out as a note under section 1681a of this title.

##### EFFECTIVE DATE OF 1997 AMENDMENT

Pub. L. 105-107, title III, §311(c), Nov. 20, 1997, 111 Stat. 2256, provided that: “The amendments made by subsections (a) and (b) [amending this section and section 1681e of this title] shall take effect as if such amendments had been included in chapter 1 of subtitle D of the Economic Growth and Regulatory Paperwork Reduction Act of 1996 [chapter 1 (§§2401-2422) of subtitle D of title II of div. A of Pub. L. 104-208], as of the date of the enactment of such Act [Sept. 30, 1996].”

##### EFFECTIVE DATE OF 1996 AMENDMENTS

Amendment by Pub. L. 104-208 effective 365 days after Sept. 30, 1996, with special rule for early compliance, see section 2420 of Pub. L. 104-208, set out as a note under section 1681a of this title.

For effective date of amendment by Pub. L. 104-193, see section 395(a)-(c) of Pub. L. 104-193, set out as a note under section 654 of Title 42, The Public Health and Welfare.

##### EFFECTIVE DATE

Section effective upon the expiration of one hundred and eighty days following Oct. 26, 1970, see section 504(d) of Pub. L. 90-321, as added by Pub. L. 91-508, set out as a note under section 1681 of this title.

##### PUBLIC AWARENESS CAMPAIGN

Pub. L. 108-159, title II, §213(d), Dec. 4, 2003, 117 Stat. 1979, provided that: “The Commission shall actively publicize and conspicuously post on its website any address and the toll-free telephone number established as part of a notification system for opting out of prescreening under section 604(e) of the Fair Credit Reporting Act (15 U.S.C. 1681b(e)), and otherwise take measures to increase public awareness regarding the availability of the right to opt out of prescreening.”

[For definitions of terms used in section 213(d) of Pub. L. 108-159, set out above, see section 2 of Pub. L. 108-159, set out as a Definitions note under section 1681 of this title.]

##### COORDINATION WITH FEDERAL LAWS RELATING TO MEDICAL CONFIDENTIALITY

Pub. L. 108-159, title IV, §412(d), Dec. 4, 2003, 117 Stat. 2002, provided that: “No provision of any amendment made by this section [amending this section and sections 1681c, 1681s, and 1681s-2 of this title] shall be construed as altering, affecting, or superseding the applicability of any other provision of Federal law relating to medical confidentiality.”

##### FTC GUIDELINES REGARDING PRESCREENING FOR INSURANCE TRANSACTIONS

Pub. L. 104-208, div. A, title II, §2404(c), Sept. 30, 1996, 110 Stat. 3009-434, provided that: “The Federal Trade Commission may issue such guidelines as it deems necessary with respect to the use of consumer reports in connection with insurance transactions that are not initiated by the consumer pursuant to section 604(c) of the Fair Credit Reporting Act [15 U.S.C. 1681b(c)], as added by subsection (a) of this section.”

#### § 1681c. Requirements relating to information contained in consumer reports

##### (a) Information excluded from consumer reports

Except as authorized under subsection (b), no consumer reporting agency may make any consumer report containing any of the following items of information:

(1) Cases under title 11 or under the Bankruptcy Act that, from the date of entry of the order for relief or the date of adjudication, as the case may be, antedate the report by more than 10 years.

(2) Civil suits, civil judgments, and records of arrest that, from date of entry, antedate the re-

port by more than seven years or until the governing statute of limitations has expired, whichever is the longer period.

(3) Paid tax liens which, from date of payment, antedate the report by more than seven years.

(4) Accounts placed for collection or charged to profit and loss which antedate the report by more than seven years.

(5) Any other adverse item of information, other than records of convictions of crimes which antedates the report by more than seven years.

(6) The name, address, and telephone number of any medical information furnisher that has notified the agency of its status, unless—

(A) such name, address, and telephone number are restricted or reported using codes that do not identify, or provide information sufficient to infer, the specific provider or the nature of such services, products, or devices to a person other than the consumer; or

(B) the report is being provided to an insurance company for a purpose relating to engaging in the business of insurance other than property and casualty insurance.

(7) With respect to a consumer reporting agency described in section 1681a(p) of this title, any information related to a veteran's medical debt if the date on which the hospital care, medical services, or extended care services was rendered relating to the debt antedates the report by less than 1 year if the consumer reporting agency has actual knowledge that the information is related to a veteran's medical debt and the consumer reporting agency is in compliance with its obligation under section 302(c)(5) of the Economic Growth, Regulatory Relief, and Consumer Protection Act.

(8) With respect to a consumer reporting agency described in section 1681a(p) of this title, any information related to a fully paid or settled veteran's medical debt that had been characterized as delinquent, charged off, or in collection if the consumer reporting agency has actual knowledge that the information is related to a veteran's medical debt and the consumer reporting agency is in compliance with its obligation under section 302(c)(5) of the Economic Growth, Regulatory Relief, and Consumer Protection Act.

**(b) Exempted cases**

The provisions of paragraphs (1) through (5) of subsection (a) are not applicable in the case of any consumer credit report to be used in connection with—

(1) a credit transaction involving, or which may reasonably be expected to involve, a principal amount of \$150,000 or more;

(2) the underwriting of life insurance involving, or which may reasonably be expected to involve, a face amount of \$150,000 or more; or

(3) the employment of any individual at an annual salary which equals, or which may reasonably be expected to equal \$75,000, or more.

**(c) Running of reporting period**

**(1) In general**

The 7-year period referred to in paragraphs (4) and (6) of subsection (a) shall begin, with respect to any delinquent account that is

placed for collection (internally or by referral to a third party, whichever is earlier), charged to profit and loss, or subjected to any similar action, upon the expiration of the 180-day period beginning on the date of the commencement of the delinquency which immediately preceded the collection activity, charge to profit and loss, or similar action.

**(2) Effective date**

Paragraph (1) shall apply only to items of information added to the file of a consumer on or after the date that is 455 days after September 30, 1996.

**(d) Information required to be disclosed**

**(1) Title 11 information**

Any consumer reporting agency that furnishes a consumer report that contains information regarding any case involving the consumer that arises under title 11 shall include in the report an identification of the chapter of such title 11 under which such case arises if provided by the source of the information. If any case arising or filed under title 11 is withdrawn by the consumer before a final judgment, the consumer reporting agency shall include in the report that such case or filing was withdrawn upon receipt of documentation certifying such withdrawal.

**(2) Key factor in credit score information**

Any consumer reporting agency that furnishes a consumer report that contains any credit score or any other risk score or predictor on any consumer shall include in the report a clear and conspicuous statement that a key factor (as defined in section 1681g(f)(2)(B) of this title) that adversely affected such score or predictor was the number of enquiries, if such a predictor was in fact a key factor that adversely affected such score. This paragraph shall not apply to a check services company, acting as such, which issues authorizations for the purpose of approving or processing negotiable instruments, electronic fund transfers, or similar methods of payments, but only to the extent that such company is engaged in such activities.

**(e) Indication of closure of account by consumer**

If a consumer reporting agency is notified pursuant to section 1681s-2(a)(4) of this title that a credit account of a consumer was voluntarily closed by the consumer, the agency shall indicate that fact in any consumer report that includes information related to the account.

**(f) Indication of dispute by consumer**

If a consumer reporting agency is notified pursuant to section 1681s-2(a)(3) of this title that information regarding a consumer who<sup>1</sup> was furnished to the agency is disputed by the consumer, the agency shall indicate that fact in each consumer report that includes the disputed information.

**(g) Truncation of credit card and debit card numbers**

**(1) In general**

Except as otherwise provided in this subsection, no person that accepts credit cards or

<sup>1</sup> So in original. Probably should be "which".

debit cards for the transaction of business shall print more than the last 5 digits of the card number or the expiration date upon any receipt provided to the cardholder at the point of the sale or transaction.

**(2) Limitation**

This subsection shall apply only to receipts that are electronically printed, and shall not apply to transactions in which the sole means of recording a credit card or debit card account number is by handwriting or by an imprint or copy of the card.

**(3) Effective date**

This subsection shall become effective—

(A) 3 years after December 4, 2003, with respect to any cash register or other machine or device that electronically prints receipts for credit card or debit card transactions that is in use before January 1, 2005; and

(B) 1 year after December 4, 2003, with respect to any cash register or other machine or device that electronically prints receipts for credit card or debit card transactions that is first put into use on or after January 1, 2005.

**(h) Notice of discrepancy in address**

**(1) In general**

If a person has requested a consumer report relating to a consumer from a consumer reporting agency described in section 1681a(p) of this title, the request includes an address for the consumer that substantially differs from the addresses in the file of the consumer, and the agency provides a consumer report in response to the request, the consumer reporting agency shall notify the requester of the existence of the discrepancy.

**(2) Regulations**

**(A) Regulations required**

The Bureau shall,<sup>2</sup> in consultation with the Federal banking agencies, the National Credit Union Administration, and the Federal Trade Commission,<sup>2</sup> prescribe regulations providing guidance regarding reasonable policies and procedures that a user of a consumer report should employ when such user has received a notice of discrepancy under paragraph (1).

**(B) Policies and procedures to be included**

The regulations prescribed under subparagraph (A) shall describe reasonable policies and procedures for use by a user of a consumer report—

(i) to form a reasonable belief that the user knows the identity of the person to whom the consumer report pertains; and

(ii) if the user establishes a continuing relationship with the consumer, and the user regularly and in the ordinary course of business furnishes information to the consumer reporting agency from which the notice of discrepancy pertaining to the consumer was obtained, to reconcile the address of the consumer with the consumer reporting agency by furnishing such

address to such consumer reporting agency as part of information regularly furnished by the user for the period in which the relationship is established.

(Pub. L. 90-321, title VI, § 605, as added Pub. L. 91-508, title VI, § 601, Oct. 26, 1970, 84 Stat. 1129; amended Pub. L. 95-598, title III, § 312(b), Nov. 6, 1978, 92 Stat. 2676; Pub. L. 104-208, div. A, title II, § 2406(a)-(e)(1), Sept. 30, 1996, 110 Stat. 3009-434, 3009-435; Pub. L. 105-347, § 5, Nov. 2, 1998, 112 Stat. 3211; Pub. L. 108-159, title I, § 113, title II, § 212(d), title III, § 315, title IV, § 412(b), (c), title VIII, § 811(c)(1), (2)(A), Dec. 4, 2003, 117 Stat. 1959, 1977, 1996, 2002, 2011; Pub. L. 111-203, title X, § 1088(a)(2)(D), (5), July 21, 2010, 124 Stat. 2087; Pub. L. 115-174, title III, § 302(b)(2), May 24, 2018, 132 Stat. 1333.)

**Editorial Notes**

REFERENCES IN TEXT

The Bankruptcy Act, referred to in subsec. (a)(1), was act July 1, 1898, ch. 541, 30 Stat. 544, which was classified to section 1 et seq. of former Title 11, Bankruptcy, prior to its repeal by Pub. L. 95-598, Nov. 6, 1978, 92 Stat. 2549, section 101 of which enacted revised Title 11. Section 302(c)(5) of the Economic Growth, Regulatory Relief, and Consumer Protection Act, referred to in subsec. (a)(7), (8), is section 302(c)(5) of Pub. L. 115-174, which is set out as a note below.

AMENDMENTS

2018—Subsec. (a)(7), (8). Pub. L. 115-174 added pars. (7) and (8).

2010—Subsec. (h)(2)(A). Pub. L. 111-203, § 1088(a)(5), substituted “, in consultation with the Federal banking agencies, the National Credit Union Administration, and the Federal Trade Commission,” for “with respect to the entities that are subject to their respective enforcement authority under section 1681s of this title”.

Pub. L. 111-203, § 1088(a)(2)(D), substituted “The Bureau shall” for “The Federal banking agencies, the National Credit Union Administration, and the Commission shall jointly”.

2003—Subsec. (a)(1). Pub. L. 108-159, § 811(c)(1), substituted “(1) Cases” for “(1) cases”.

Subsec. (a)(2). Pub. L. 108-159, § 811(c)(2)(A), made technical correction to directory language of Pub. L. 105-347, § 5(1). See 1998 Amendment note below.

Subsec. (a)(6). Pub. L. 108-159, § 412(b), added par. (6).

Subsec. (b). Pub. L. 108-159, § 412(c), substituted “The provisions of paragraphs (1) through (5) of subsection (a)” for “The provisions of subsection (a)” in introductory provisions.

Subsec. (d). Pub. L. 108-159, § 212(d), designated existing provisions as par. (1), inserted heading, and added par. (2).

Subsec. (g). Pub. L. 108-159, § 113, added subsec. (g).

Subsec. (h). Pub. L. 108-159, § 315, added subsec. (h).

1998—Subsec. (a)(2). Pub. L. 105-347, § 5(1), as amended by Pub. L. 108-159, § 811(c)(2)(A), substituted “Civil suits, civil judgments, and records of arrest that” for “Suits and judgments which”.

Subsec. (a)(5), (6). Pub. L. 105-347, § 5(2)-(4), redesignated par. (6) as (5), inserted “, other than records of convictions of crimes” after “of information”, and struck out former par. (5) which read as follows: “Records of arrest, indictment, or conviction of crime which, from date of disposition, release, or parole, antedate the report by more than seven years.”

1996—Pub. L. 104-208, § 2406(e)(1), amended section catchline.

Subsec. (a). Pub. L. 104-208, § 2406(a)(1), inserted heading.

Subsec. (b). Pub. L. 104-208, § 2406(a)(2), substituted “\$150,000” for “\$50,000” in pars. (1) and (2) and “\$75,000” for “\$20,000” in par. (3).

<sup>2</sup> So in original.

Subsec. (c). Pub. L. 104-208, §2406(b), added subsec. (c).  
 Subsec. (d). Pub. L. 104-208, §2406(c), added subsec. (d).  
 Subsecs. (e), (f). Pub. L. 104-208, §2406(d), added subsecs. (e) and (f).

1978—Subsec. (a)(1). Pub. L. 95-598 substituted “cases under title 11 or under the Bankruptcy Act that, from the date of entry of the order for relief or the date of adjudication, as the case may be, antedate the report by more than 10 years” for “Bankruptcies which, from date of adjudication of the most recent bankruptcy, antedate the report by more than fourteen years”.

#### Statutory Notes and Related Subsidiaries

##### EFFECTIVE DATE OF 2018 AMENDMENT

Amendment by Pub. L. 115-174 effective 1 year after May 24, 2018, see section 302(e) of Pub. L. 115-174, set out as a note under section 1681a of this title.

##### EFFECTIVE DATE OF 2010 AMENDMENT

Amendment by Pub. L. 111-203 effective on the designated transfer date, see section 1100H of Pub. L. 111-203, set out as a note under section 552a of Title 5, Government Organization and Employees.

##### EFFECTIVE DATE OF 2003 AMENDMENT

Amendment by Pub. L. 108-159 subject to joint regulations establishing effective dates as prescribed by Federal Reserve Board and Federal Trade Commission, except as otherwise provided, see section 3 of Pub. L. 108-159, set out as a note under section 1681 of this title.

Amendment by section 412 of Pub. L. 108-159 effective at end of 15-month period beginning on Dec. 4, 2003, see section 412(g) of Pub. L. 108-159, set out as a note under section 1681b of this title.

Pub. L. 108-159, title VIII, §811(c)(2)(B), Dec. 4, 2003, 117 Stat. 2011, provided that: “The amendment made by subparagraph (A) [amending this section] shall be deemed to have the same effective date as section 5(1) of Public Law 105-347 (112 Stat. 3211) [see Effective Date of 1998 Amendment note below].”

##### EFFECTIVE DATE OF 1998 AMENDMENT

Amendment by Pub. L. 105-347 deemed to have same effective date as amendments made by section 2403 of Pub. L. 104-208, see section 7 of Pub. L. 105-347, set out as a note under section 1681a of this title.

##### EFFECTIVE DATE OF 1996 AMENDMENT

Amendment by Pub. L. 104-208 effective 365 days after Sept. 30, 1996, with special rule for early compliance, see section 2420 of Pub. L. 104-208, set out as a note under section 1681a of this title.

##### EFFECTIVE DATE OF 1978 AMENDMENT

Amendment by Pub. L. 95-598 effective Oct. 1, 1979, see section 402(a) of Pub. L. 95-598, set out as an Effective Date note preceding section 101 of Title 11, Bankruptcy.

##### EFFECTIVE DATE

Section effective upon the expiration of one hundred and eighty days following Oct. 26, 1970, see section 504(d) of Pub. L. 90-321, as added by Pub. L. 91-508, set out as a note under section 1681 of this title.

##### VERIFICATION OF VETERAN’S MEDICAL DEBT

Pub. L. 115-174, title III, §302(c), May 24, 2018, 132 Stat. 1334, provided that:

“(1) DEFINITIONS.—For purposes of this subsection—

“(A) the term ‘consumer reporting agency’ means a consumer reporting agency described in section 603(p) of the Fair Credit Reporting Act (15 U.S.C. 1681a(p)); and

“(B) the terms ‘veteran’ and ‘veteran’s medical debt’ have the meanings given those terms in section 603 of the Fair Credit Reporting Act (15 U.S.C. 1681a), as added by subsection (b)(1).

“(2) ESTABLISHMENT.—Not later than 1 year after the date of enactment of this Act [May 24, 2018], the Secretary of Veterans Affairs shall establish a database to allow consumer reporting agencies to verify whether a debt furnished to a consumer reporting agency is a veteran’s medical debt.

“(3) DATABASE FEATURES.—The Secretary of Veterans Affairs shall ensure that the database established under paragraph (2), to the extent permitted by law, provides consumer reporting agencies with—

“(A) sufficiently detailed and specific information to verify whether a debt being furnished to the consumer reporting agency is a veteran’s medical debt;

“(B) access to verification information in a secure electronic format;

“(C) timely access to verification information; and

“(D) any other features that would promote the efficient, timely, and secure delivery of information that consumer reporting agencies could use to verify whether a debt is a veteran’s medical debt.

“(4) STAKEHOLDER INPUT.—Prior to establishing the database for verification under paragraph (2), the Secretary of Veterans Affairs shall publish in the Federal Register a notice and request for comment that solicits input from consumer reporting agencies and other stakeholders.

“(5) VERIFICATION.—Provided the database established under paragraph (2) is fully functional and the data available to consumer reporting agencies, a consumer reporting agency shall use the database as a means to identify a veteran’s medical debt pursuant to paragraphs (7) and (8) of section 605(a) of the Fair Credit Reporting Act (15 U.S.C. 1681c(a)), as added by subsection (b)(2).”

#### § 1681c-1. Identity theft prevention; fraud alerts and active duty alerts

##### (a) One-call fraud alerts

###### (1) Initial alerts

Upon the direct request of a consumer, or an individual acting on behalf of or as a personal representative of a consumer, who asserts in good faith a suspicion that the consumer has been or is about to become a victim of fraud or related crime, including identity theft, a consumer reporting agency described in section 1681a(p) of this title that maintains a file on the consumer and has received appropriate proof of the identity of the requester shall—

(A) include a fraud alert in the file of that consumer, and also provide that alert along with any credit score generated in using that file, for a period of not less than 1 year, beginning on the date of such request, unless the consumer or such representative requests that such fraud alert be removed before the end of such period, and the agency has received appropriate proof of the identity of the requester for such purpose; and

(B) refer the information regarding the fraud alert under this paragraph to each of the other consumer reporting agencies described in section 1681a(p) of this title, in accordance with procedures developed under section 1681s(f) of this title.

###### (2) Access to free reports

In any case in which a consumer reporting agency includes a fraud alert in the file of a consumer pursuant to this subsection, the consumer reporting agency shall—

(A) disclose to the consumer that the consumer may request a free copy of the file of the consumer pursuant to section 1681j(d) of this title; and