

114TH CONGRESS  
1ST SESSION

# H. R. 1514

To amend the Fair Credit Reporting Act to provide protections for active duty military consumers, and for other purposes.

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## IN THE HOUSE OF REPRESENTATIVES

MARCH 19, 2015

Ms. LINDA T. SÁNCHEZ of California (for herself, Mr. LAMBORN, Mr. NUGENT, Mr. TAKANO, Mr. MCGOVERN, Mr. RANGEL, Mr. HINOJOSA, Mr. CLAY, Mr. LANGEVIN, Ms. BORDALLO, Mr. PETERS, Mrs. NAPOLITANO, and Mr. GRIJALVA) 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 provide protections for active duty military consumers, and for other purposes.

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 This Act may be cited as the “Credit Reporting Act  
5 for Military Families” or the “CRAM”.

1 **SEC. 2. NOTICE OF STATUS AS AN ACTIVE DUTY MILITARY**  
2 **CONSUMER.**

3 The Fair Credit Reporting Act (15 U.S.C. 1681 et  
4 seq.) is amended—

5 (1) in section 603(q)(1)(B), by inserting before  
6 the period the following: “for a period of not less  
7 than 90 days”;

8 (2) in section 605, by adding at the end the fol-  
9 lowing:

10 “(i) NOTICE OF STATUS AS AN ACTIVE DUTY MILI-  
11 TARY CONSUMER.—With respect to an item of adverse in-  
12 formation about a consumer, if the action or inaction that  
13 gave rise to the item occurred while the consumer was an  
14 active duty military consumer, the consumer may provide  
15 appropriate proof, including official orders, to a consumer  
16 reporting agency that the consumer was an active duty  
17 military consumer at the time such action or inaction oc-  
18 curred, and any consumer report provided by the con-  
19 sumer reporting agency that includes such item of infor-  
20 mation shall clearly and conspicuously disclose that the  
21 consumer was an active duty military consumer when the  
22 action or inaction that gave rise to the item occurred.”;

23 (3) in section 605A—

24 (A) in subsection (c)—

25 (i) by striking “Upon” and inserting  
26 the following:

1 “(1) IN GENERAL.—Upon”;

2 (ii) by redesignating paragraphs (1),  
3 (2), and (3) as subparagraphs (A), (B),  
4 and (C), and moving such redesignated  
5 subparagraphs 2 ems to the right; and

6 (iii) by adding at the end the fol-  
7 lowing:

8 “(2) NEGATIVE INFORMATION ALERT.—Any  
9 time a consumer reporting agency receives an item  
10 of adverse information about a consumer, if the con-  
11 sumer has provided appropriate proof that the con-  
12 sumer is an active duty military consumer, the con-  
13 sumer reporting agency shall promptly notify the  
14 consumer—

15 “(A) that the agency has received such  
16 item of adverse information, along with a de-  
17 scription of the item; and

18 “(B) the method by which the consumer  
19 can dispute the validity of the item.

20 “(3) CONTACT INFORMATION FOR ACTIVE DUTY  
21 MILITARY CONSUMERS.—With respect to any con-  
22 sumer that has provided appropriate proof to a con-  
23 sumer reporting agency that the consumer is an ac-  
24 tive duty military consumer, if the consumer pro-  
25 vides the consumer reporting agency with separate

1 contact information to be used when communicating  
2 with the consumer while the consumer is an active  
3 duty military consumer, the consumer reporting  
4 agency shall use such contact information for all  
5 communications while the consumer is an active  
6 duty military consumer.

7 “(4) SENSE OF CONGRESS.—It is the sense of  
8 Congress that any person making use of a consumer  
9 report containing an item of adverse information  
10 should, if the action or inaction that gave rise to the  
11 item occurred while the consumer was an active duty  
12 military consumer, take such fact into account when  
13 evaluating the creditworthiness of the consumer.”;  
14 and

15 (B) in subsection (e), by amending para-  
16 graph (3) to read as follows:

17 “(3) subparagraphs (A) and (B) of subsection  
18 (c)(1), in the case of a referral under subsection  
19 (c)(1)(C).”; and

20 (4) in section 611(a)(1), by adding at the end  
21 the following:

22 “(D) NOTICE OF DISPUTE RELATED TO  
23 ACTIVE DUTY MILITARY CONSUMERS.—With re-  
24 spect to any item of information described  
25 under subparagraph (A) that is under dispute,

1           if the consumer has notified the consumer re-  
2           porting agency, and provided appropriate proof,  
3           that the consumer was an active duty military  
4           consumer at the time the action or inaction that  
5           gave rise to the disputed item occurred, the  
6           consumer reporting agency shall include such  
7           fact in the consumer's file and shall indicate  
8           that fact in each consumer report that includes  
9           the disputed item.”.

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