

114TH CONGRESS
2D SESSION

H. R. 5058

To amend the Fair Credit Reporting Act to require certain consumer reporting agencies to include a credit score when providing consumers with a free annual consumer report.

IN THE HOUSE OF REPRESENTATIVES

APRIL 26, 2016

Mrs. BEATTY (for herself, Ms. KAPTUR, Mr. CLYBURN, Ms. KELLY of Illinois, Ms. MOORE, Mr. SCOTT of Virginia, Mr. RANGEL, Mr. HASTINGS, Mr. CLEAVER, Mrs. LAWRENCE, Mr. JOHNSON of Georgia, Mr. CLAY, Mr. BISHOP of Georgia, Ms. JACKSON LEE, Ms. FUDGE, Ms. LEE, Mr. DANNY K. DAVIS of Illinois, Mr. HINOJOSA, Ms. ADAMS, Ms. WILSON of Florida, Mr. RICHMOND, Ms. NORTON, Ms. EDWARDS, Mrs. WATSON COLEMAN, and Mr. BUTTERFIELD) introduced the following bill; which was referred to the Committee on Financial Services

A BILL

To amend the Fair Credit Reporting Act to require certain consumer reporting agencies to include a credit score when providing consumers with a free annual consumer report.

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 “Free Credit Score Act
5 of 2016”.

1 **SEC. 2. INCLUSION OF CREDIT SCORE WITH FREE ANNUAL**
2 **REPORT.**

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

5 (1) in section 609(a)(1)(B), by inserting before
6 the period the following: “, except as required under
7 section 612(a)(1)(D)”;

8 (2) in section 612(a)(1), by adding at the end
9 the following:

10 “(D) INCLUSION OF CREDIT SCORE.—A
11 consumer reporting agency that provides a con-
12 sumer report to a consumer pursuant to sub-
13 paragraph (A) shall also provide such consumer
14 with a credit score (as defined under section
15 609(f)).”.

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