I

115TH CONGRESS
1ST SESSION

H. R. 2262

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

MAY 1, 2017

Mrs. BEATTY (for herself, Ms. NORTON, Ms. KAPTUR, Ms. KELLY of Illinois, Mr. JOHNSON of Georgia, Mrs. WATSON COLEMAN, Mrs. DINGELL, Mr. KILDEE, Mr. MEEKS, Mr. BUTTERFIELD, Mr. BROWN of Maryland, Ms. SEWELL of Alabama, Mr. VEASEY, Ms. LEE, Mr. MCEACHIN, Ms. CLARKE of New York, Mr. LAWSON of Florida, Mr. BISHOP of Georgia, Mr. LEWIS of Georgia, Ms. JACKSON LEE, and Mr. RICHMOND) 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.

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SECTION 1. SHORT TITLE.

This Act may be cited as the ‘‘Free Credit Score Act of 2017’’.

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

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

(1) in section 609(a)(1)(B), by inserting before the period the following: ", except as required under section 612(a)(1)(D)"; and

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

"(D) INCLUSION OF CREDIT SCORE.—A consumer reporting agency that provides a consumer report to a consumer pursuant to subparagraph (A) shall also provide such consumer with a credit score (as defined under section 609(f)).".

○