

AMENDMENT TO THE RULES COMMITTEE PRINT
116-47
OFFERED BY MR. BROWN OF MARYLAND

Page 44, line 18, before the period insert “(increased by \$15,000,000)”.

At the end of title IX, add the following:

1 SEC. 904. SENSE OF CONGRESS.

2 It is the sense of Congress that efforts to enhance
3 cybersecurity and implement routine security updates of
4 databases maintained by the nationwide consumer report-
5 ing agencies that contain sensitive consumer data, includ-
6 ing the credit history and personal information of millions
7 of Americans, is critical to the national interest of the
8 United States.

9 SEC. 905. CYBERSECURITY SUPERVISION AND EXAMINA-
10 TION OF LARGE CONSUMER REPORTING
11 AGENCIES.

12 (a) IN GENERAL.—The Fair Credit Reporting Act
13 (15 U.S.C. 1681 et seq.), as amended by section 706, is
14 further amended by adding at the end the following:

1 **“SEC. 637. CYBERSECURITY SUPERVISION AND EXAMINA-**
2 **TION OF LARGE CONSUMER REPORTING**
3 **AGENCIES.**

4 “(a) IN GENERAL.—Consumer reporting agencies de-
5 scribed under section 603(p) shall be subject to cybersecu-
6 rity supervision and examination by the Bureau.

7 “(b) MINIMUM TRAINING REQUIREMENTS.—Con-
8 sumer reporting agencies described under section 603(p)
9 shall meet minimum training and ongoing certification re-
10 quirements with respect to cybersecurity at regular inter-
11 vals, as established by the Director of the Bureau.”.

12 (b) CLERICAL AMENDMENT.—The table of contents
13 of the Fair Credit Reporting Act, as amended by section
14 706, is further amended by adding at the end the fol-
15 lowing:

“637. Cybersecurity supervision and examination of large consumer reporting agencies.”.

