

**AMENDMENT TO THE RULES COMMITTEE PRINT**

**116-47**

**OFFERED BY Ms. SÁNCHEZ OF CALIFORNIA**

Page 44, line 18, before the period insert “(increased by \$1,000,000)”.

Page 182, line 8, strike “military” and insert “uniformed”.

Page 182, line 10, strike “military” and insert “uniformed”.

Page 182, line 11, strike “military” and insert “uniformed”.

Page 182, line 14, strike “military” and insert “uniformed”.

Page 182, beginning on line 16, strike “military”.

Page 182, line 19, strike “military” and insert “uniformed”.

Page 182, line 21, strike “military” and insert “uniformed”.

Page 192, line 7, strike “military” and insert “uniformed”.

In title IX, add at the end the following:

1 **SEC. 904. PROTECTIONS FOR ACTIVE DUTY UNIFORMED**  
2 **CONSUMER.**

3 (a) DEFINITIONS.—Section 603 of the Fair Credit  
4 Reporting Act (15 U.S.C. 1681a) is amended—

5 (1) in subsection (q), by amending paragraph  
6 (1) to read as follows:

7 “(1) ACTIVE DUTY UNIFORMED CONSUMER.—  
8 The term ‘active duty uniformed consumer’ means a  
9 consumer who is—

10 “(A) in military service and on active serv-  
11 ice (as defined in section 101(d) of title 10,  
12 United States Code); or

13 “(B) a member of the uniformed services  
14 (as defined in section 101(a) of title 10, United  
15 States Code) who is not a member of the armed  
16 forces and is on active service.”; and

17 (2) by inserting after subsection (dd) (as added  
18 by section 901) the following:

19 “(ee) EXTENDED ACTIVE DUTY UNIFORMED CON-  
20 SUMER.—The term ‘extended active duty uniformed con-  
21 sumer’ means an active duty uniformed consumer that is  
22 deployed—

23 “(1) in a combat zone (as defined under section  
24 112(c) of the Internal Revenue Code of 1986); or

1           “(2) aboard a United States vessel.”.

2           (b) PROHIBITION ON INCLUDING CERTAIN ADVERSE  
3 INFORMATION IN CONSUMER REPORTS.—Section 605 of  
4 the Fair Credit Reporting Act (15 U.S.C. 1681c) is  
5 amended—

6           (1) in subsection (a), as amended by section  
7 809, by adding at the end the following:

8           “(18) Any item of adverse information about a  
9 consumer, if the action or inaction that gave rise to  
10 the item occurred while the consumer was an ex-  
11 tended active duty uniformed consumer.”; and

12           (2) by inserting after subsection (h) (as added  
13 by section 705) the following:

14           “(i) NOTICE OF STATUS AS AN EXTENDED ACTIVE  
15 DUTY UNIFORMED CONSUMER.—With respect to an item  
16 of adverse information about a consumer, if the action or  
17 inaction that gave rise to the item occurred while the con-  
18 sumer was an extended active duty uniformed consumer,  
19 the consumer may provide appropriate proof, including of-  
20 ficial orders, to a consumer reporting agency that the con-  
21 sumer was an extended active duty uniformed consumer  
22 at the time such action or inaction occurred. The con-  
23 sumer reporting agency shall promptly delete that item of  
24 adverse information from the file of the consumer and no-

1 tify the consumer and the furnisher of the information of  
2 the deletion.”.

3 (c) COMMUNICATIONS BETWEEN THE CONSUMER  
4 AND CONSUMER REPORTING AGENCIES.—Section 605A  
5 of the Fair Credit Reporting Act (15 U.S.C. 1681c-1) is  
6 amended—

7 (1) in subsection (c), as amended by section  
8 803, by adding at the end the following:

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

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

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

21 “(3) CONTACT INFORMATION FOR EXTENDED  
22 ACTIVE DUTY UNIFORMED CONSUMERS.—With re-  
23 spect to any consumer that has provided appropriate  
24 proof to a consumer reporting agency that the con-  
25 sumer is an extended active duty uniformed con-

1 consumer, if the consumer provides the consumer re-  
2 porting agency with separate contact information to  
3 be used when communicating with the consumer  
4 while the consumer is an extended active duty uni-  
5 formed consumer, the consumer reporting agency  
6 shall use such contact information for all commu-  
7 nications while the consumer is an extended active  
8 duty uniformed consumer.”; and

9 (2) in subsection (e), by amending paragraph  
10 (3) to read as follows:

11 “(3) subparagraphs (A) and (B) of subsection  
12 (e)(1), in the case of a referral under subsection  
13 (e)(1)(C).”.

14 (d) CONFORMING AMENDMENT.—The Fair Credit  
15 Reporting Act (15 U.S.C. 1681 et seq.) is amended by  
16 striking “active duty military” each place such term ap-  
17 pears and inserting “active duty uniformed”.

18 (e) SENSE OF CONGRESS.—It is the sense of Con-  
19 gress that any person making use of a consumer report  
20 containing an item of adverse information should, if the  
21 action or inaction that gave rise to the item occurred while  
22 the consumer was an extended active duty uniformed con-  
23 sumer, take such fact into account when evaluating the  
24 creditworthiness of the consumer.

