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:

SEC. 904. PROTECTIONS FOR ACTIVE DUTY UNIFORMED CONSUMER.

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

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

“(1) ACTIVE DUTY UNIFORMED CONSUMER.—

The term ‘active duty uniformed consumer’ means a consumer who is—

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

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

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

“(ee) EXTENDED ACTIVE DUTY UNIFORMED CONSUMER.—The term ‘extended active duty uniformed consumer’ means an active duty uniformed consumer that is deployed—

“(1) in a combat zone (as defined under section 112(e) of the Internal Revenue Code of 1986); or
“(2) aboard a United States vessel.”.

(b) **Prohibition on Including Certain Adverse Information in Consumer Reports.**—Section 605 of the Fair Credit Reporting Act (15 U.S.C. 1681c) is amended—

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

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

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

“(i) **Notice of Status as an Extended Active Duty Uniformed Consumer.**—With respect to an item of adverse information about a consumer, if the action or inaction that gave rise to the item occurred while the consumer was an extended active duty uniformed consumer, the consumer may provide appropriate proof, including official orders, to a consumer reporting agency that the consumer was an extended active duty uniformed consumer at the time such action or inaction occurred. The consumer reporting agency shall promptly delete that item of adverse information from the file of the consumer and no-
(c) Communications Between the Consumer and Consumer Reporting Agencies.—Section 605A of the Fair Credit Reporting Act (15 U.S.C. 1681c-1) is amended—

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

“(2) Negative Information Alert.—Any time a consumer reporting agency receives an item of adverse information about a consumer, if the consumer has provided appropriate proof that the consumer is an extended active duty uniformed consumer, the consumer reporting agency shall promptly notify the consumer—

“(A) that the agency has received such item of adverse information, along with a description of the item; and

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

“(3) Contact Information for Extended Active Duty Uniformed Consumers.—With respect to any consumer that has provided appropriate proof to a consumer reporting agency that the consumer is an extended active duty uniformed con-
sumer, if the consumer provides the consumer reporting agency with separate contact information to be used when communicating with the consumer while the consumer is an extended active duty uniformed consumer, the consumer reporting agency shall use such contact information for all communications while the consumer is an extended active duty uniformed consumer.”; and

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

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

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

(e) SENSE OF CONGRESS.—It is the sense of Congress that any person making use of a consumer report containing an item of adverse information should, if the action or inaction that gave rise to the item occurred while the consumer was an extended active duty uniformed consumer, take such fact into account when evaluating the creditworthiness of the consumer.