

118TH CONGRESS
1ST SESSION

S. _____

To amend the Fair Credit Reporting Act to require nationwide consumer reporting agencies, upon request, to use the current legal name of a consumer on consumer reports, and for other purposes.

IN THE SENATE OF THE UNITED STATES

Mr. FETTERMAN (for himself and Ms. SMITH) introduced the following bill;
which was read twice and referred to the Committee on

A BILL

To amend the Fair Credit Reporting Act to require nationwide consumer reporting agencies, upon request, to use the current legal name of a consumer on consumer reports, and for other purposes.

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 “Name Accuracy in
5 Credit Reporting Act”.

1 **SEC. 2. REQUIREMENT TO USE THE CURRENT LEGAL NAME**
2 **OF THE CONSUMER ON CONSUMER REPORTS.**

3 Section 605(a) of the Fair Credit Reporting Act (15
4 U.S.C. 1681e(a)) is amended by adding at the end the
5 following:

6 “(9) With respect to a consumer reporting
7 agency described in section 603(p), any prior name
8 of the consumer about whom the report relates,
9 other than the current legal name of the consumer,
10 after receiving a request from the consumer to use
11 only the current legal name of the consumer on all
12 consumer reports.”.