

118TH CONGRESS
1ST SESSION

H. R. 2444

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

IN THE HOUSE OF REPRESENTATIVES

MARCH 30, 2023

Ms. PRESSLEY introduced the following bill; which was referred to the
Committee on Financial Services

A BILL

To amend the Fair Credit Reporting Act to require nationwide consumer reporting agencies, upon request, to use a consumer’s current legal name 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 A CONSUMER'S CURRENT**
2 **LEGAL NAME 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 consumer’s current legal name, after
10 receiving a request from the consumer to use only
11 the consumer’s current legal name on all consumer
12 reports.”.

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