

118TH CONGRESS
1ST SESSION

S. 2592

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

JULY 27, 2023

Mr. FETTERMAN (for himself, Ms. SMITH, Ms. BALDWIN, Ms. HIRONO, Mr. MARKEY, Mr. MERKLEY, Mrs. MURRAY, Mr. SCHATZ, and Mr. SANDERS) introduced the following bill; which was read twice and referred to the Committee on Banking, Housing, and Urban Affairs

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.”.

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