

106TH CONGRESS  
1ST SESSION

# H. R. 2856

To amend the Fair Credit Reporting Act to require the disclosure of all information in a consumer's file, including credit scores, risk scores, and any other predictors.

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## IN THE HOUSE OF REPRESENTATIVES

SEPTEMBER 14, 1999

Mr. CANNON introduced the following bill; which was referred to the Committee on Banking and Financial Services

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## A BILL

To amend the Fair Credit Reporting Act to require the disclosure of all information in a consumer's file, including credit scores, risk scores, and any other predictors.

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 "Fair Credit Full Dis-  
5 closure Act".

6 **SEC. 2. ALL INFORMATION IN CONSUMER'S FILE REQUIRED**

7 **TO BE DISCLOSED.**

8 Section 609(a)(1) of the Fair Credit Reporting Act  
9 (15 U.S.C. 1681g(a)(1)) is amended to read as follows:

1           “(1) All information in the consumer’s file at  
2           the time of the request, including any information  
3           concerning credit scores or any other risk scores or  
4           predictors relating to the consumer.”.

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