

113TH CONGRESS
1ST SESSION

H. R. 3183

To amend the Consumer Financial Protection Act of 2010 to provide consumers with a free annual disclosure of information the Bureau of Consumer Financial Protection maintains on them, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

SEPTEMBER 25, 2013

Mr. WESTMORELAND (for himself, Mr. RENACCI, Mr. GRIMM, Mr. JONES, Mr. LANKFORD, Mr. CAMPBELL, Mr. LUETKEMEYER, Mr. DUFFY, Mr. BACHUS, Mr. BARR, Mr. ROTHFUS, Mrs. WAGNER, Mr. POSEY, Mr. PEARCE, Mr. FINCHER, and Mr. MCHENRY) introduced the following bill; which was referred to the Committee on Financial Services

A BILL

To amend the Consumer Financial Protection Act of 2010 to provide consumers with a free annual disclosure of information the Bureau of Consumer Financial Protection maintains on them, 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. ANNUAL DISCLOSURE TO CONSUMERS.**

4 (a) IN GENERAL.—Section 1022(c)(9) of the Con-
5 sumer Financial Protection Act of 2010 (12 U.S.C.

1 5512(c)(9)) is amended by adding at the end the fol-
2 lowing:

3 “(C) ANNUAL DISCLOSURE TO CON-
4 SUMERS.—

5 “(i) IN GENERAL.—Once during any
6 12-month period, upon request of a con-
7 sumer and without charge to the con-
8 sumer, the Bureau shall clearly and accu-
9 rately disclose to the consumer, before the
10 end of the 15-day period beginning on the
11 day the request is made, the following:

12 “(I) All information with respect
13 to the consumer held by the Bureau
14 at the time of the request, except that
15 if the consumer to whom the informa-
16 tion relates requests that the first 5
17 digits of the social security number
18 (or similar identification number) of
19 the consumer not be included in the
20 disclosure, and the Bureau has re-
21 ceived appropriate proof of the iden-
22 tity of the requester, the Bureau shall
23 so truncate such number in such dis-
24 closure.

1 “(II) The sources of the informa-
2 tion.

3 “(III) Any person or other Fed-
4 eral department or agency to which
5 the Bureau disclosed information de-
6 scribed under subclause (I).

7 “(ii) METHOD OF REQUEST.—The
8 Bureau shall allow consumers to make a
9 request under clause (i)—

10 “(I) online, with a link promi-
11 nently displayed on the Bureau’s
12 website;

13 “(II) via United States mail; and

14 “(III) via a toll-free telephone
15 number established by the Bureau for
16 such purpose.”.

17 (b) EFFECTIVE DATE.—Section 1022(c)(9)(C) of the
18 Consumer Financial Protection Act of 2010 (12 U.S.C.
19 5512(c)(9)(C)), as added by subsection (a), shall take ef-
20 fect with respect to consumer requests made after the 1-
21 year period beginning on the date of the enactment of this
22 Act.

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