

116TH CONGRESS
1ST SESSION

H. R. 799

To amend the Fair Credit Reporting Act to prohibit certain persons from furnishing negative credit information of furloughed employees, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

JANUARY 25, 2019

Mr. MEEKS (for himself, Mr. BEYER, Ms. NORTON, Ms. KELLY of Illinois, Ms. JACKSON LEE, Mr. LANGEVIN, Mr. RYAN, Mr. BROWN of Maryland, Mr. VARGAS, Mrs. WATSON COLEMAN, Mr. GREEN of Texas, Ms. WASSERMAN SCHULTZ, Mr. DESAULNIER, Mr. HECK, Ms. DELAURO, Mr. QUIGLEY, and Mr. PERLMUTTER) introduced the following bill; which was referred to the Committee on Financial Services

A BILL

To amend the Fair Credit Reporting Act to prohibit certain persons from furnishing negative credit information of furloughed employees, 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 “Federal Worker Credit
5 Protection Act of 2019”.

1 **SEC. 2. PROHIBITION ON FURNISHING NEGATIVE CREDIT**
2 **INFORMATION OF FURLOUGHED EMPLOY-**
3 **EES.**

4 Section 623(a)(1) of the Fair Credit Reporting Act
5 (15 U.S.C. 1681s-2(a)(1)) is amended by adding at the
6 end the following new subparagraph:

7 “(F) REPORTING INFORMATION OF FUR-
8 LOUGHED EMPLOYEES.—

9 “(i) IN GENERAL.—Notwithstanding
10 any other provision of this section and
11 upon request of a furloughed employee, a
12 person that furnishes information to any
13 consumer reporting agency may not pro-
14 vide negative credit information of such
15 furloughed employee to a consumer report-
16 ing agency if the action or inaction to
17 which such negative credit information re-
18 lates originated, and was rectified, during
19 the period beginning 30 days before a
20 shutdown and ending 90 days after such
21 shutdown.

22 “(ii) NOTIFICATION.—With respect to
23 any negative credit information described
24 in clause (i) and upon request of the fur-
25 loughed employee to which such negative
26 credit information relates, a person that

1 furnishes information to any consumer re-
2 porting agency shall notify a consumer re-
3 porting agency that the action or inaction
4 to which such negative credit information
5 relates occurred during the period de-
6 scribed in clause (i).

7 “(iii) DEFINITIONS.—For purposes of
8 this subparagraph—

9 “(I) the term ‘furloughed em-
10 ployee’ means—

11 “(aa) a Federal or District
12 of Columbia employee who is fur-
13 loughed or excepted from fur-
14 lough during a shutdown; and

15 “(bb) a Federal contractor
16 who, during a shutdown, is not
17 receiving pay by reason of such
18 shutdown; and

19 “(II) the term ‘shutdown’ means
20 any lapse in appropriations beginning
21 on or about December 22, 2018.”.

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