

118TH CONGRESS
2D SESSION

S. 1316

AN ACT

To amend the Fair Credit Reporting Act to expand the definition of an active duty military consumer for purposes of certain credit monitoring requirements, 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,*

1 **SECTION 1. CREDIT MONITORING.**

2 The Fair Credit Reporting Act (15 U.S.C. 1681 et
3 seq.) is amended—

4 (1) in section 605A(k) (15 U.S.C. 1681e–
5 1(k))—

6 (A) by striking paragraph (1) and insert-
7 ing the following:

8 “(1) DEFINITIONS.—In this subsection:

9 “(A) ARMED FORCES.—The term ‘armed
10 forces’ has the meaning given the term in sec-
11 tion 101(a) of title 10, United States Code.

12 “(B) ARMED FORCES MEMBER CON-
13 SUMER.—The term ‘armed forces member con-
14 sumer’ means a consumer who, regardless of
15 duty status, is a member of the armed forces.”;
16 and

17 (B) in paragraph (2)(A), by striking “ac-
18 tive duty military consumer” and inserting
19 “armed forces member consumer”; and

20 (2) in section 625(b)(1)(K) (15 U.S.C.
21 1681t(b)(1)(K)), by striking “active duty military

1 consumers” and inserting “armed forces member
2 consumers”.

Passed the Senate November 13, 2024.

Attest:

Secretary.

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