

108TH CONGRESS  
1ST SESSION

# S. 660

To extend limitations on certain provisions of State law under the Fair  
Credit Reporting Act.

---

IN THE SENATE OF THE UNITED STATES

MARCH 19, 2003

Mr. JOHNSON introduced the following bill; which was read twice and referred  
to the Committee on Banking, Housing, and Urban Affairs

---

## A BILL

To extend limitations on certain provisions of State law  
under the Fair Credit Reporting Act.

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 “Economic Opportunity  
5 Protection Act of 2003”.

6 **SEC. 2. REAUTHORIZATION OF THE FAIR CREDIT REPORT-**  
7 **ING ACT.**

8 Section 624(d) of the Fair Credit Reporting Act (15  
9 U.S.C. 1681t(d), as added by section 601(b) of Public

1 Law 104–93 (109 Stat. 977)) is amended to read as fol-  
2 lows:

3 “(d) LIMITATION.—Subsections (b) and (c) do not af-  
4 fect any settlement, agreement, or consent judgment be-  
5 tween any State Attorney General and any consumer re-  
6 porting agency in effect on the date of enactment of the  
7 Consumer Credit Reporting Reform Act of 1996.”.

8 **SEC. 3. CLERICAL AMENDMENTS.**

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

11 (1) by redesignating the second section des-  
12 ignated as section 624 (15 U.S.C. 1681u, as added  
13 by section 2413(b) of Public Law 104–208 (110  
14 Stat. 3009–449)) as section 625; and

15 (2) in the table of contents, by redesignating  
16 the second item designated as section 624 as 625.

○