

[DISCUSSION DRAFT]

119TH CONGRESS
2^D SESSION

H. R. _____

To amend the Fair Credit Reporting Act to prohibit certain adverse information related to late or missed payments during a Government shutdown by a furloughed or unpaid Government employee from being included in consumer reports, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

Mr. ALFORD introduced the following bill; which was referred to the Committee on _____

A BILL

To amend the Fair Credit Reporting Act to prohibit certain adverse information related to late or missed payments during a Government shutdown by a furloughed or unpaid Government employee from being included in consumer reports, 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 Employee Fi-
5 nancial Protection Act of 2026”.

1 **SEC. 2. PROTECTION OF CREDIT REPORTING.**

2 (a) IN GENERAL.—Section 605 of the Fair Credit
3 Reporting Act (15 U.S.C. 1681c) is amended by adding
4 at the end the following:

5 “(i) GOVERNMENT SHUTDOWNS.—

6 “(1) IN GENERAL.—A consumer reporting
7 agency may not make any consumer report con-
8 taining an adverse item of information related to a
9 late payment or nonpayment on an account of a cov-
10 ered employee that occurred during a covered period.

11 “(2) TREATMENT OF CERTAIN PAYMENTS.—
12 For purposes of making any consumer report, a con-
13 sumer reporting agency shall treat any late payment
14 or nonpayment described in paragraph (1) as if the
15 consumer had made the payment.

16 “(3) DEFINITIONS.—In this subsection:

17 “(A) COVERED EMPLOYEE.—The term
18 ‘covered employee’ means any employee of the
19 Federal Government who is furloughed or re-
20 quired to work without pay during a lapse in
21 appropriations.

22 “(B) COVERED PERIOD.—The term ‘cov-
23 ered period’ means any period during which
24 there is a lapse in appropriations resulting in
25 delayed compensation to a covered employee.”.

1 (b) RULEMAKING.—Not later than 30 days after the
2 date of enactment of this Act, the Director of the Bureau
3 of Consumer Financial Protection shall issue rules to
4 carry out the amendment made by this section.

5 **SEC. 3. SENSE OF CONGRESS REGARDING PRIVATE LEND-**
6 **ERS.**

7 It is the sense of Congress that private lenders
8 should—

9 (1) provide temporary forbearance or payment
10 flexibility to covered employees (as defined in section
11 605(i)(3) of the Fair Credit Reporting Act);

12 (2) waive late fees and penalties incurred dur-
13 ing the covered period (as defined in such section
14 605(i)(3)); and

15 (3) refrain from furnishing adverse credit infor-
16 mation related to late payments or nonpayments
17 during the covered period.