



FEDERAL TRADE COMMISSION PROTECTING AMERICA'S CONSUMERS

FTC Seeks Comment on Changes, Effectiveness of Five FCRA Rules

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FOR RELEASE

TAGS: [Fair Credit Reporting Act \(FCRA\)](#) | [Bureau of Consumer Protection](#) | [Consumer Protection](#) | [Consumer Privacy](#) | [Credit Reporting](#)

The Federal Trade Commission is seeking comment on proposed changes that would bring several rules implementing parts of the Fair Credit Reporting Act (FCRA) in line with the Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank Act).

In separate Notices of Proposed Rule Making (NPRMs), which will be published in the Federal Register shortly, the FTC proposed changes that would clarify that five FCRA rules promulgated by the FTC apply only to motor vehicle dealers. The Dodd-Frank Act, enacted in 2010, transferred rulemaking authority related to parts of the FCRA to the Consumer Financial Protection Bureau, narrowing the FTC's FCRA rulemaking authority for these rules.

The NPRMs propose changes to the following rules:

[Address Discrepancy Rule](#), which outlines the obligations of users of consumer reports when they receive a notice of address discrepancy from a nationwide consumer reporting agency (CRA);

[Affiliate Marketing Rule](#), which gives consumers the right to restrict a person from using certain information obtained from an affiliate to make solicitations to the consumer;

[Furnisher Rule](#), which requires entities that furnish information to CRAs to establish and implement reasonable written policies and procedures regarding the accuracy and integrity of the information relating to consumers provided to a CRA;

[Pre-screen Opt-Out Notice Rule](#), which outlines requirements for those who use consumer report information to make unsolicited credit or insurance offers to consumers; and

[Risk-Based Pricing Rule](#), which requires those who use information from a consumer report to offer less favorable terms to consumers to provide them with a notice about the use of such data.

In addition, as part of its periodic review of its rules and guides, the FTC is seeking comment on the effectiveness of the five rules including:

- whether there is a continuing need for specific provisions of each rule;
- the benefits each rule has provided to consumers;
- what modifications, if any, should be made to each rule to benefit consumers and businesses; and
- what modifications, if any, should be made to each rule to account for changes in relevant technology or economic conditions.

Those seeking to comment on these issues and others will have 75 days from the date the notices are published in the Federal Register to submit comments. Instructions on how to file comments will be included in the notices published in the Federal Register. Comments will be posted to [Regulations.gov](#).

The Commission voted 3-0-2 to publish the notices in the Federal Register. Commissioners Rebecca Kelly Slaughter and Christine S. Wilson did not participate.

The Federal Trade Commission works to promote competition, and [protect and educate consumers](#). You can [learn more about consumer topics](#) and file a [consumer complaint online](#) or by calling 1-877-FTC-HELP (382-4357). Like the FTC on [Facebook](#), follow us on [Twitter](#), read our [blogs](#), and [subscribe to press releases](#) for the latest FTC news and resources.

Contact Information

MEDIA CONTACT:

[Juliana Gruenwald Henderson](#)
Office of Public Affairs
202-326-2924

STAFF CONTACT:

David Lincicum
Bureau of Consumer Protection
202-326-2773



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