



MENU

Bipartisan Bill To Strengthen Credit Data Accuracy and Protect Consumers

Washington, D.C., March 30, 2026

Washington, D.C. – 3/30/26... Last week, Reps. Mike Lawler (NY-17) and Josh Gottheimer (NJ-05), members of the House Financial Services Capital Markets Subcommittee, introduced the [*Fair Credit Reporting Reseller Accuracy Act*](#), legislation to improve the accuracy of consumer information shared by data resellers and strengthen protections for individuals.

This legislation adds a new requirement under the Fair Credit Reporting Act (FCRA) that requires credit report resellers to follow procedures to ensure “maximum possible accuracy,” a standard already applied to credit bureaus.

“Consumers deserve confidence that the information being handled by the middlemen who pass along credit data takes reasonable steps to ensure accuracy before sharing that information. The credit data used in these decisions can shape the course of someone’s life, from whether they can buy a home, to land a job, to secure a loan, and it needs to be accurate. Americans shouldn’t be penalized by bad information they didn’t create,” **said Congressman Lawler.**

“This is about fairness and accountability. When inaccurate credit information gets passed around, it’s hardworking families who pay the price. Our bill ensures transparency for families when they go to do things like buy a car or a home. This bipartisan bill will

protect Jersey families and make sure they're never penalized for someone else's mistake,” **said Congressman Gottheimer.**

Full text of the bill can be found [HERE](#).

Congressman Lawler is [one of the most bipartisan members of Congress](#) and represents New York's 17th Congressional District, which is just north of New York City and contains all or parts of Rockland, Putnam, Dutchess, and Westchester Counties. He was rated the [most effective freshman lawmaker](#) in the 118th Congress, 8th overall, surpassing dozens of committee chairs.

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Office Locations

Pearl River Office

(BY APPOINTMENT ONLY)

One Blue Hill Plaza

Third Floor

P.O. Box 1645

Pearl River, NY 10965

(845) 201-2060

Washington, D.C. Office

324 Cannon House Office Building

Washington, DC 20515

(202) 225-6506

Carmel Office

(BY APPOINTMENT ONLY)

60 McAlpin Ave

Mahopac, NY 10541

(845) 743-7130

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