

119TH CONGRESS
1ST SESSION

S. 656

To amend the Fair Credit Reporting Act to prohibit consumer reporting agencies from furnishing consumer reports containing adverse items of information about a consumer that resulted from that consumer being unlawfully or wrongfully detained abroad or held hostage abroad.

IN THE SENATE OF THE UNITED STATES

FEBRUARY 20, 2025

Mr. COONS (for himself, Mr. TILLIS, Mr. WYDEN, Ms. LUMMIS, Mr. VAN HOLLEN, and Mr. ROUNDS) introduced the following bill; which was read twice and referred to the Committee on Banking, Housing, and Urban Affairs

A BILL

To amend the Fair Credit Reporting Act to prohibit consumer reporting agencies from furnishing consumer reports containing adverse items of information about a consumer that resulted from that consumer being unlawfully or wrongfully detained abroad or held hostage abroad.

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 “Fair Credit for Amer-
5 ican Hostages Act of 2025”.

1 **SEC. 2. ADVERSE INFORMATION ABOUT CONSUMERS UN-**
 2 **LAWFULLY OR WRONGFULLY DETAINED**
 3 **ABROAD OR HELD HOSTAGE ABROAD.**

4 (a) IN GENERAL.—The Fair Credit Reporting Act
 5 (15 U.S.C. 1681 et seq.) is amended by inserting after
 6 section 605C the following:

7 **“§ 605D. Adverse information about consumers un-**
 8 **lawfully or wrongfully detained abroad**
 9 **or held hostage abroad**

10 “(a) DEFINITIONS.—In this section:

11 “(1) COVERED CONSUMER.—The term ‘covered
 12 consumer’ means an individual who has been—

13 “(A) a United States national unlawfully
 14 or wrongfully detained abroad, as determined
 15 under section 302(a) of the Robert Levinson
 16 Hostage Recovery and Hostage-Taking Ac-
 17 countability Act (22 U.S.C. 1741(a)); or

18 “(B) a United States national taken hos-
 19 tage abroad, as determined by the Hostage Re-
 20 covery Fusion Cell established by section 304
 21 that Act (22 U.S.C. 1741b).

22 “(2) DETENTION OR HOSTAGE DOCUMENTA-
 23 TION.—The term ‘detention or hostage documenta-
 24 tion’ means documentation that—

25 “(A) certifies a consumer is a covered con-
 26 sumer under this section;

1 “(B) identifies the time period during
2 which the covered consumer was unlawfully or
3 wrongfully detained abroad or held hostage
4 abroad; and

5 “(C) is authenticated by—

6 “(i) the Special Presidential Envoy for
7 Hostage Affairs established by section 303
8 of the Robert Levinson Hostage Recovery
9 and Hostage-Taking Accountability Act
10 (22 U.S.C. 1741a); or

11 “(ii) the Hostage Recovery Fusion
12 Cell established by section 304 of that Act
13 (22 U.S.C. 1741b).

14 “(b) ADVERSE INFORMATION.—If a consumer report-
15 ing agency described in section 603(p) is able to authen-
16 ticate detention or hostage documentation provided by a
17 covered consumer, the consumer reporting agency may not
18 furnish a consumer report containing any adverse item of
19 information about the covered consumer dating during the
20 time period the covered consumer was unlawfully or
21 wrongfully detained abroad or held hostage abroad.”.

22 (b) TECHNICAL AND CONFORMING AMENDMENT.—
23 The table of contents of the Fair Credit Reporting Act
24 is amended by inserting after the item relating to section
25 605C the following:

“605D. Adverse information about consumers unlawfully or wrongfully detained abroad or held hostage abroad.”.

