

**AMENDMENT TO THE AMENDMENT IN THE
NATURE OF A SUBSTITUTE TO H.R. 3997
OFFERED BY MR. BACA OF CALIFORNIA**

Page 63, after line 3, insert the following new section:

1 SEC. 3. IMPROVE LATINO ACCESS TO CREDIT REPORTS.

2 (a) IN GENERAL.—Section 610(a) of the Fair Credit
3 Reporting Act (15 U.S.C. 1681h(a)) (relating to the con-
4 ditions and form of disclosure to consumers) is amended
5 by adding at the end the following new paragraph:

6 “(3) DISCLOSURES IN SPANISH.—The disclo-
7 sures required to be made under section 609, includ-
8 ing the credit scores and the summaries of rights re-
9 quired under subsections (d) and (e) of such section,
10 shall be made available by a consumer reporting
11 agency in Spanish at the request of the consumer.”.

12 (b) ACCESS TO ASSISTANCE.—Section 610(c) of the
13 Fair Credit Reporting Act (15 U.S.C. 1681h(c)) is amend-
14 ed by adding at the end the following: “A reasonable num-
15 ber of such personnel shall be bilingual in order to provide
16 appropriate assistance to non-English speaking consumers
17 in accessing their credit reports, correcting inaccurate in-
18 formation, and filing fraud alerts under this title whether



1 in person, by toll-free telephone or over the Internet. Each
2 consumer reporting agency shall take reasonable steps to
3 ensure that non-English speaking consumers can receive
4 communications that the agency sends to consumers in the
5 native language of the consumer.”.

