

119TH CONGRESS
2D SESSION

S. 2074

AN ACT

To amend the Fair Credit Reporting Act to expand the definition of an active duty military consumer for purposes of certain credit monitoring requirements, 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,*

1 **SECTION 1. SHORT TITLE.**

2 This Act may be cited as the “Servicemembers’ Cred-
3 it Monitoring Enhancement Act”.

4 **SEC. 2. CREDIT MONITORING.**

5 (a) IN GENERAL.—The Fair Credit Reporting Act
6 (15 U.S.C. 1681 et seq.) is amended—

7 (1) in section 605A(k) (15 U.S.C. 1681e-
8 1(k))—

9 (A) by striking paragraph (1) and insert-
10 ing the following:

11 “(1) DEFINITIONS.—In this subsection:

12 “(A) ARMED FORCES.—The term ‘armed
13 forces’ has the meaning given the term in sec-
14 tion 101(a) of title 10, United States Code.

15 “(B) ARMED FORCES MEMBER CON-
16 SUMER.—The term ‘armed forces member con-
17 sumer’ means a consumer who, regardless of
18 duty status, is a member of the armed forces.”;
19 and

20 (B) in paragraph (2)(A), by striking “ac-
21 tive duty military consumer” and inserting
22 “armed forces member consumer”; and

23 (2) in section 625(b)(1)(K) (15 U.S.C.
24 1681t(b)(1)(K)), by striking “active duty military
25 consumers” and inserting “armed forces member
26 consumers”.

1 (b) **EFFECTIVE DATE.**—The amendments made by
2 subsection (a) shall take effect on the date that is 1 year
3 after the date of enactment of this Act.

Passed the Senate March 5, 2026.

Attest:

Secretary.

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