

**AMENDMENT TO THE AMENDMENT IN THE  
NATURE OF A SUBSTITUTE TO H.R. 5332  
OFFERED BY MR. MCHENRY OF NORTH  
CAROLINA**

Page 1, strike line 4 and all that follows through the end of the amendment and insert the following:

1 **SEC. 2. CYBERSECURITY SUPERVISION AND EXAMINATION**  
2 **OF LARGE CONSUMER REPORTING AGEN-**  
3 **CIES.**

4 (a) **IN GENERAL.**—The Fair Credit Reporting Act  
5 (15 U.S.C. 1681 et seq.) is amended by adding at the end  
6 the following:

7 **“SEC. 630. CYBERSECURITY SUPERVISION AND EXAMINA-**  
8 **TION OF LARGE CONSUMER REPORTING**  
9 **AGENCIES.**

10 “Consumer reporting agencies described under sec-  
11 tion 603(p) shall be subject to cybersecurity supervision  
12 and examination by the Bureau.”.

13 (b) **CLERICAL AMENDMENT.**—The table of contents  
14 of the Fair Credit Reporting Act is amended by adding  
15 at the end the following:

“630. Cybersecurity supervision and examination of large consumer reporting agencies.”.

1 **SEC. 2. PROHIBITION ON THE USE OF SOCIAL SECURITY**  
2 **NUMBERS.**

3 (a) **IN GENERAL.**—Section 605 of the Fair Credit  
4 Reporting Act (15 U.S.C. 1681e) is amended by adding  
5 at the end the following:

6 “(i) **PROHIBITION ON THE USE OF SOCIAL SECURITY**  
7 **NUMBERS.**—A consumer reporting agency described  
8 under section 603(p)—

9 “(1) may not make any consumer report con-  
10 taining a social security number; and

11 “(2) may not use the social security number of  
12 a consumer as a method to verify the consumer.”.

13 (b) **CONFORMING AMENDMENT.**—Section 609(a)(1)  
14 of the Fair Credit Reporting Act (15 U.S.C. 1681g(a)(1))  
15 is amended by striking “except that—” and all that fol-  
16 lows through “(B) nothing” and inserting “except that  
17 nothing”.

18 (c) **EFFECTIVE DATE.**—The amendments made by  
19 this section shall take effect on January 1, 2021.

