

otherwise subject to a nondisclosure requirement shall inform the person of the applicable nondisclosure requirement.

**(D) Identification of disclosure recipients**

At the request of the head of the government agency described in subsection (a) or a designee, any person making or intending to make a disclosure under clause (i) or (iii) of subparagraph (A) shall identify to the head or such designee the person to whom such disclosure will be made or to whom such disclosure was made prior to the request.

**(d) Judicial review**

**(1) In general**

A request under subsection (a) or a non-disclosure requirement imposed in connection with such request under subsection (c) shall be subject to judicial review under section 3511 of title 18.

**(2) Notice**

A request under subsection (a) shall include notice of the availability of judicial review described in paragraph (1).

**(e) Rule of construction**

Nothing in section 1681u of this title shall be construed to limit the authority of the Director of the Federal Bureau of Investigation under this section.

**(f) Safe harbor**

Notwithstanding any other provision of this subchapter, any consumer reporting agency or agent or employee thereof making disclosure of consumer reports or other information pursuant to this section in good-faith reliance upon a certification of a government agency pursuant to the provisions of this section shall not be liable to any person for such disclosure under this subchapter, the constitution of any State, or any law or regulation of any State or any political subdivision of any State.

**(g) Reports to Congress**

(1) On a semi-annual basis, the Attorney General shall fully inform the Committee on the Judiciary, the Committee on Financial Services, and the Permanent Select Committee on Intelligence of the House of Representatives and the Committee on the Judiciary, the Committee on Banking, Housing, and Urban Affairs, and the Select Committee on Intelligence of the Senate concerning all requests made pursuant to subsection (a).

(2) In the case of the semiannual reports required to be submitted under paragraph (1) to the Permanent Select Committee on Intelligence of the House of Representatives and the Select Committee on Intelligence of the Senate, the submittal dates for such reports shall be as provided in section 3106 of title 50.

(Pub. L. 90-321, title VI, § 627, formerly § 626, as added Pub. L. 107-56, title III, § 358(g)(1)(B), Oct. 26, 2001, 115 Stat. 327; renumbered § 627 and amended Pub. L. 108-159, title II, § 214(a)(1), (c)(3), Dec. 4, 2003, 117 Stat. 1980, 1983; Pub. L. 108-458, title VI, § 6203(l), Dec. 17, 2004, 118 Stat. 3747; Pub. L. 109-177, title I, §§ 116(c), 118(b), Mar. 9, 2006, 120 Stat. 214, 217; Pub. L. 109-178, § 4(c)(2),

Mar. 9, 2006, 120 Stat. 280; Pub. L. 114-23, title V, §§ 501(d), 502(d), 503(d), June 2, 2015, 129 Stat. 282, 286, 290.)

AMENDMENTS

2015—Subsec. (a). Pub. L. 114-23, § 501(d), substituted “analysis and that includes a term that specifically identifies a consumer or account to be used as the basis for the production of such information.” for “analysis.”

Subsec. (c). Pub. L. 114-23, § 502(d), added subsec. (c) and struck out former subsec. (c) which related to confidentiality.

Subsecs. (d) to (g). Pub. L. 114-23, § 503(d), added subsec. (d) and redesignated former subsecs. (d) to (f) as (e) to (g), respectively.

2006—Subsec. (c). Pub. L. 109-177, § 116(c), amended subsec. (c) generally. Prior to amendment, text read as follows: “No consumer reporting agency, or officer, employee, or agent of such consumer reporting agency, shall disclose to any person, or specify in any consumer report, that a government agency has sought or obtained access to information under subsection (a) of this section.”

Subsec. (c)(4). Pub. L. 109-178 amended par. (4) generally. Prior to amendment, par. (4) read as follows: “At the request of the authorized Government agency, any person making or intending to make a disclosure under this section shall identify to the requesting official of the authorized Government agency the person to whom such disclosure will be made or to whom such disclosure was made prior to the request, but in no circumstance shall a person be required to inform such requesting official that the person intends to consult an attorney to obtain legal advice or legal assistance.”

Subsec. (f). Pub. L. 109-177, § 118(b), added subsec. (f).

2004—Subsec. (e). Pub. L. 108-458 substituted “government agency” for “governmental agency”.

2003—Subsec. (d). Pub. L. 108-159, § 214(c)(3), made technical amendment to reference in original act which appears in text as reference to section 1681u of this title.

EFFECTIVE DATE OF 2004 AMENDMENT

Amendment by Pub. L. 108-458 effective as if included in Pub. L. 107-56, as of the date of enactment of such Act, see section 6205 of Pub. L. 108-458, set out as a note under section 1828 of Title 12, Banks and Banking.

EFFECTIVE DATE OF 2003 AMENDMENT

Amendment by Pub. L. 108-159 subject to joint regulations establishing effective dates as prescribed by Federal Reserve Board and Federal Trade Commission, except as otherwise provided, see section 3 of Pub. L. 108-159, set out as a note under section 1681 of this title.

EFFECTIVE DATE

Section applicable with respect to reports filed or records maintained on, before, or after Oct. 26, 2001, see section 358(h) of Pub. L. 107-56, set out as an Effective Date of 2001 Amendment note under section 1829b of this Title 12, Banks and Banking.

**§ 1681w. Disposal of records**

**(a) Regulations**

**(1) In general**

The Federal Trade Commission, the Securities and Exchange Commission, the Commodity Futures Trading Commission, the Federal banking agencies, and the National Credit Union Administration, with respect to the entities that are subject to their respective enforcement authority under section 1681s of this title, and in coordination as described in paragraph (2), shall issue final regulations requiring any person that maintains or otherwise

possesses consumer information, or any compilation of consumer information, derived from consumer reports for a business purpose to properly dispose of any such information or compilation.

**(2) Coordination**

Each agency required to prescribe regulations under paragraph (1) shall—

(A) consult and coordinate with each other such agency so that, to the extent possible, the regulations prescribed by each such agency are consistent and comparable with the regulations by each such other agency; and

(B) ensure that such regulations are consistent with the requirements and regulations issued pursuant to Public Law 106-102 and other provisions of Federal law.

**(3) Exemption authority**

In issuing regulations under this section, the agencies identified in paragraph (1) may exempt any person or class of persons from application of those regulations, as such agency deems appropriate to carry out the purpose of this section.

**(b) Rule of construction**

Nothing in this section shall be construed—

(1) to require a person to maintain or destroy any record pertaining to a consumer that is not imposed under other law; or

(2) to alter or affect any requirement imposed under any other provision of law to maintain or destroy such a record.

(Pub. L. 90-321, title VI, §628, as added Pub. L. 108-159, title II, §216(a), Dec. 4, 2003, 117 Stat. 1985; amended Pub. L. 111-203, title X, §1088(a)(12), (13), July 21, 2010, 124 Stat. 2091, 2092.)

REFERENCES IN TEXT

Public Law 106-102, referred to in subsec. (a)(2)(B), is Pub. L. 106-102, Nov. 12, 1999, 113 Stat. 1338, as amended, known as the Gramm-Leach-Bliley Act. For complete classification of this Act to the Code, see Short Title of 1999 Amendment note set out under section 1811 of Title 12, Banks and Banking, and Tables.

AMENDMENTS

2010—Subsec. (a)(1). Pub. L. 111-203, §1088(a)(12), substituted “The Federal Trade Commission, the Securities and Exchange Commission, the Commodity Futures Trading Commission, the Federal banking agencies, and the National Credit Union Administration, with respect to the entities that are subject to their respective enforcement authority under section 1681s of this title,” for “Not later than 1 year after December 4, 2003, the Federal banking agencies, the National Credit Union Administration, and the Commission with respect to the entities that are subject to their respective enforcement authority under section 1681s of this title, and the Securities and Exchange Commission.”.

Subsec. (a)(3). Pub. L. 111-203, §1088(a)(13), substituted “the agencies identified in paragraph (1)” for “the Federal banking agencies, the National Credit Union Administration, the Commission, and the Securities and Exchange Commission”.

EFFECTIVE DATE OF 2010 AMENDMENT

Amendment by Pub. L. 111-203 effective on the designated transfer date, see section 1100H of Pub. L. 111-203, set out as a note under section 552a of Title 5, Government Organization and Employees.

EFFECTIVE DATE

Section subject to joint regulations establishing effective dates as prescribed by Federal Reserve Board and Federal Trade Commission, except as otherwise provided, see section 3 of Pub. L. 108-159, set out as an Effective Date of 2003 Amendment note under section 1681 of this title.

**§ 1681x. Corporate and technological circumvention prohibited**

The Commission shall prescribe regulations, to become effective not later than 90 days after December 4, 2003, to prevent a consumer reporting agency from circumventing or evading treatment as a consumer reporting agency described in section 1681a(p) of this title for purposes of this subchapter, including—

(1) by means of a corporate reorganization or restructuring, including a merger, acquisition, dissolution, divestiture, or asset sale of a consumer reporting agency; or

(2) by maintaining or merging public record and credit account information in a manner that is substantially equivalent to that described in paragraphs (1) and (2) of section 1681a(p) of this title, in the manner described in section 1681a(p) of this title.

(Pub. L. 90-321, title VI, §629, as added Pub. L. 108-159, title II, §211(b), Dec. 4, 2003, 117 Stat. 1970.)

EFFECTIVE DATE

Section subject to joint regulations establishing effective dates as prescribed by Federal Reserve Board and Federal Trade Commission, except as otherwise provided, see section 3 of Pub. L. 108-159, set out as an Effective Date of 2003 Amendment note under section 1681 of this title.

SUBCHAPTER IV—EQUAL CREDIT OPPORTUNITY

**§ 1691. Scope of prohibition**

**(a) Activities constituting discrimination**

It shall be unlawful for any creditor to discriminate against any applicant, with respect to any aspect of a credit transaction—

(1) on the basis of race, color, religion, national origin, sex or marital status, or age (provided the applicant has the capacity to contract);

(2) because all or part of the applicant's income derives from any public assistance program; or

(3) because the applicant has in good faith exercised any right under this chapter.

**(b) Activities not constituting discrimination**

It shall not constitute discrimination for purposes of this subchapter for a creditor—

(1) to make an inquiry of marital status if such inquiry is for the purpose of ascertaining the creditor's rights and remedies applicable to the particular extension of credit and not to discriminate in a determination of credit-worthiness;

(2) to make an inquiry of the applicant's age or of whether the applicant's income derives from any public assistance program if such inquiry is for the purpose of determining the amount and probable continuance of income