



**The Consumer Reporting Reform Act of 1993 S.  
783: Hearing Before the Committee on Banking,  
Housing, and Urban Affairs, United States Senate,  
One ... Involving Credit Reporting Systems,  
Denying**

*Unknown Author*

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Excerpt from The Consumer Reporting Reform Act of 1993 S. 783: Hearing Before the Committee on Banking, Housing, and Urban Affairs, United States Senate, One Hundred Third Congress, First Session on S. 783 to Correct Abuses Involving Credit Reporting Systems, Denying Consumers Jobs, Credit, Housing, and the Right To

The committee met at 10:05 a.m., in room Sd-538 of the Dirksen Senate Office Building, Senator Donald W. Riegle, Jr. (chairman of the committee) presiding.

Opening Statement Of Chairman Donald W. Riegle, Jr.

The Chairman. The committee will come to order.

Before we begin our formal hearing this morning, I want to note for the record that the committee is voting on reporting the following legislation:

S.422, the Government Securities Act Amendments; S.50, the Jefferson Commemorative Coin Act; S.183, the Red Skelton Commemorative Gold Medal Act; and S.216, the World University Games Commemorative Coin Act.

If there is no objection to proceeding in this manner, the period for voting will begin now and will extend until this hearing ends. If a quorum of Members arrives to cast their votes in that time, the bills will be reported in due course to the full Senate.

I ask unanimous consent that the staff be allowed to make technical and conforming amendments and that we waive the Cordon rule. Is there objection?

[No response.]

The Chair hears none and it is so ordered.

I thank my colleagues. I also want to say that I appreciate the help yesterday, particularly from our Republican colleagues, with respect to the nominees for the Department of Housing and Urban Development.

Let me now make a brief opening statement. Then, I want to go to Senator D'Amato, and then Senator Sarbanes, who needs to speak and then go to another hearing. Then well go in order down the table.

Today, the committee will hear the views of the Federal Trade Commission, the State Attorneys General, consumer advocates and representatives of the credit provider and credit reporting industries on the Consumer Reporting Reform Act of 1993.

I was pleased to join Senators Bryan and Bond as an original cosponsor of this legislation, which is designed to correct abuses involving consumer credit reports.

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