

117TH CONGRESS  
1ST SESSION

# H. R. 3489

To require creditors to establish a phone line to assist obligors who are 50 years of age and older to resolve billing errors, and for other purposes.

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## IN THE HOUSE OF REPRESENTATIVES

MAY 25, 2021

Mr. RODNEY DAVIS of Illinois (for himself, Mr. MFUME, Mr. WALTZ, Ms. PORTER, Mr. KELLER, Mr. KIM of New Jersey, Mr. KELLY of Mississippi, Mr. CASE, Mr. FITZPATRICK, Mr. PHILLIPS, Mr. VAN DREW, Mr. CARSON, Mr. PAPPAS, Mr. O'HALLERAN, and Ms. WILD) introduced the following bill; which was referred to the Committee on Financial Services

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## A BILL

To require creditors to establish a phone line to assist obligors who are 50 years of age and older to resolve billing errors, 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,*

### 3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Reporting Instances  
5 of Non-authorized Grift Act of 2021” or the “RING Act  
6 of 2021”.

1 **SEC. 2. BILLING ERROR ASSISTANCE.**

2 Section 161 of the Truth in Lending Act (15 U.S.C.  
3 1666) is amended by adding at the end the following:

4 “(f) BILLING ERROR ASSISTANCE.—

5 “(1) IN GENERAL.—Not later than 1 year after  
6 the date of the enactment of this subsection, each  
7 creditor shall—

8 “(A) establish and publish the phone num-  
9 ber for a toll-free phone line that is dedicated  
10 to directly assisting obligors age 50 and older  
11 to navigate the process described in this section  
12 for resolving billing errors, including the mitiga-  
13 tion of fraudulent activity; and

14 “(B) provide a clear, understandable, and  
15 prominent notice to such obligors of the avail-  
16 ability of such phone line through, email,  
17 websites, mailings, and other forms of commu-  
18 nication as determined helpful and appropriate  
19 by the creditor.

20 “(2) PERSONALLY IDENTIFIABLE INFORMA-  
21 TION.—Each creditor shall ensure that the operator  
22 of any phone line established pursuant to paragraph  
23 (1) does not require any obligor to disclose person-  
24 ally identifiable information, including a social secu-  
25 rity number, to verify the age of such obligor.”.

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