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Nota di contenuto	The U.S. credit reporting system and the Fair Credit Reporting Act -- The impact of a robust national credit reporting system -- Preemption in credit reporting -- What is at risk if preemption expires? -- Recommendations and conclusion.
Sommario/riassunto	A Brookings Institution Press and American Enterprise Institute publication American consumers have become accustomed to obtaining instant credit. The process requires that credit bureaus have easy access to sensitive financial information about individuals, compiled largely without their consent. This report examines the debate surrounding the role of the states in regulating these credit bureaus, especially in light of expiring amendments to the Fair Credit Reporting Act, which have allowed bureaus to continue these practices, exempting them from state laws that might obstruct them. How this