

SECOND REGULAR SESSION

SENATE BILL NO. 795

90TH GENERAL ASSEMBLY

INTRODUCED BY SENATOR SINGLETON.

Read 1st time January 10, 2000, and 1,000 copies ordered printed.

3165S.021

TERRY L. SPIELER, Secretary.

AN ACT

To amend chapter 407, RSMo, by adding thereto one new section relating to credit reporting.

Be it enacted by the General Assembly of the State of Missouri, as follows:

Section A. Chapter 407, RSMo, is amended by adding thereto one new section, to be known as section 407.1199, to read as follows:

407.1199. 1. As used in this section, the following terms mean:

- (1) "Consumer", an individual;**
- (2) "Consumer report", any written, oral, or other communication of any information by a consumer reporting agency bearing on a consumer's credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics, or mode of living which is used or expected to be used or collected in whole or in part for the purpose of serving as a factor in establishing the consumer's eligibility for credit or insurance to be used primarily for personal, family, or household purposes, employment purposes or any other purpose authorized under 15 U.S.C. Section 1681b;**
- (3) "Consumer reporting agency," any person which, for monetary fees, dues, or on a cooperative nonprofit basis, regularly engages in whole or in part in the practice of assembling or evaluating consumer credit information or other information on consumers for the purpose of furnishing consumer reports to third parties, and which uses any means or facility of interstate commerce for the purpose of preparing or furnishing consumer reports;**
- (4) "Person", any individual, partnership, corporation, trust, estate, cooperative, association, government or governmental subdivision or agency, or other entity.**

2. In addition to the requirements contained in the Fair Credit Reporting Act, 15 U.S.C. Section 1681, et seq., as amended, no consumer reporting agency may furnish

a consumer report to any qualified person under 15 U.S.C. Section 1681b, unless the consumer reporting agency also provides a copy of the report, including information concerning credit scores or risk scores or predictors, to the consumer. The consumer reporting agency shall not impose a charge to the consumer.

3. This section shall not apply to courts or law enforcement agencies requesting a consumer report in connection with their official functions.

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