

MAINE STATE LEGISLATURE

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OK
R. of S.

L.D. 1992

(Filing No. S-510)

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STATE OF MAINE
SENATE
114TH LEGISLATURE
SECOND REGULAR SESSION

SENATE AMENDMENT " A" to S.P. 767, L.D. 1992, Bill, "An Act to Improve Credit Reporting"

Amend the bill by striking out everything after the enacting clause and before the statement of fact and inserting in its place the following:

Sec. 1. 10 MRSA §1320, sub-§§2-A and 2-B are enacted to read:

2-A. Social security number. Before requesting a report from a consumer reporting agency, a user shall request the consumer to provide the consumer's social security number, to the extent not prohibited by federal law. If the consumer provides it, the user shall include the social security number with the request for the consumer report and when reporting accounts receivable information to a credit reporting agency.

2-B. Consumer request for consumer report. A person may not request a consumer report, in connection with an application made after the effective date of this subsection, for credit, employment or insurance unless that person has informed the applicant in writing or in the same manner in which the application is made that:

A. The person applied to may request a consumer report in connection with that application; and

B. The applicant may request to be informed whether or not a consumer report was requested and, if that report was requested, informed of the name and address of the consumer reporting agency that furnished the report.

Sec. 2. 10 MRSA §1320, sub-§4, as enacted by PL 1977, c. 514, is amended to read:

4. Nonliability. No person shall ~~may~~ be held liable for any

2 violation of this section if he that person shows by a
preponderance of the evidence that at the time of the alleged
4 violation he that person maintained reasonable procedures to
assure compliance with the provisions of subsections 1, 2 and 3.
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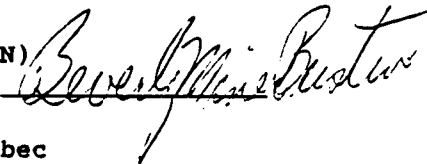
8 **Sec. 3. Effective date.** This Act takes effect January 1, 1991.

10 **STATEMENT OF FACT**

12 The original bill required identifying consumers by age and
social security number for credit reporting purposes. This
14 amendment eliminates the age provision and provides more detail
on how the social security number is to be obtained.
16

18 The amendment eliminates the provision of the original bill
that required that a copy of information to be added to a
consumer's file be sent to the consumer 30 days before it is
20 added.

22 Lastly, the amendment adds a provision that an applicant for
credit be furnished the name of the reporting agency from which a
24 credit report was requested.

26
28 (Senator BUSTIN)
SPONSORED BY: 

30 COUNTY: Kennebec
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