

# MAINE STATE LEGISLATURE

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# 114th MAINE LEGISLATURE

## FIRST REGULAR SESSION - 1989

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Legislative Document

No. 506

H.P. 375

House of Representatives, March 1, 1989

Reference to the Committee on Business Legislation suggested and ordered printed.

A handwritten signature in cursive script that reads "Ed Pert".

EDWIN H. PERT, Clerk

Presented by Representative BELL of Caribou.

Cosponsored by Representative ADAMS of Portland, Representative MARSTON of Oakland and Representative GRAHAM of Houlton.

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STATE OF MAINE

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IN THE YEAR OF OUR LORD  
NINETEEN HUNDRED AND EIGHTY-NINE

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**An Act to Inform Consumers of Credit Rating Information.**

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1 **Be it enacted by the People of the State of Maine as follows:**

3 **10 MRSA §1315, sub-§4 is enacted to read:**

5 4. Annual report to consumer. Annually, during the month  
7 of July, every consumer reporting agency shall provide each  
9 consumer on whom it maintains files with a written summary report  
11 of the information in its files on the consumer. The summary  
13 report shall include the agency's summary of the consumer's  
15 credit worthiness, credit standing, credit capacity, credit  
17 history and employment status, as well as items from any  
investigative consumer report such as the consumer's character,  
general reputation, personal characteristics or mode of living.  
Any adverse information in the consumer's file shall be  
summarized in the report. The existence of medical information  
shall be noted, but its content may be withheld in accordance  
with section 1315, subsection 1.

19 The annual report to the consumer shall also inform the consumer  
21 of rights under this chapter to notification of users of reports  
and to disclosure of information in the reporting agency's files  
on the consumer.

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#### STATEMENT OF FACT

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27 The bill protects consumers by requiring annual disclosure  
to them of the information in their files at any credit reporting  
agency.