

# MAINE STATE LEGISLATURE

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# 128th MAINE LEGISLATURE

## FIRST REGULAR SESSION-2017

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Legislative Document

No. 360

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H.P. 266

House of Representatives, February 2, 2017

### **An Act To Allow Consumers To Shop for Credit without Damaging Their Credit Scores**

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Reference to the Committee on Insurance and Financial Services suggested and ordered printed.

A handwritten signature in cursive script that reads "Robert B. Hunt".

ROBERT B. HUNT  
Clerk

Presented by Representative CRAIG of Brewer.  
Cosponsored by Representatives: BROOKS of Lewiston, FOLEY of Wells, KINNEY of Knox,  
PICCHIOTTI of Fairfield, PRESCOTT of Waterboro, WALLACE of Dexter, Senator:  
CARSON of Cumberland.

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

2 **Sec. 1. 10 MRSA §1310-H, sub-§3**, as enacted by PL 2013, c. 228, §1, is  
3 amended to read:

4 **3. Nonliability.** A person may not be held liable for any violation of this section if  
5 the person shows by a preponderance of the evidence that at the time of the alleged  
6 violation the person maintained reasonable procedures to ensure compliance with the  
7 provisions of subsections 1 ~~and~~ 2 and 4.

8 **Sec. 2. 10 MRSA §1310-H, sub-§4** is enacted to read:

9 **4. Consideration of credit inquiries.** Notwithstanding any provision of federal law,  
10 a consumer reporting agency may not consider the number of credit inquiries made by a  
11 consumer or on behalf of a consumer as a factor in the calculation of a consumer's credit  
12 score.

13 **SUMMARY**

14 This bill prohibits a consumer reporting agency from considering the number of  
15 credit inquiries made by a consumer or on behalf of a consumer as a factor in the  
16 calculation of a consumer's credit score.