



**House
Legislative
Analysis
Section**

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CONSUMER CREDIT PROTECTION

House Bill 4538

Sponsor: Rep. Andrew Richner

Committee: Commerce

Complete to 7-9-97

A SUMMARY OF HOUSE BILL 4538 AS INTRODUCED 3-20-97

House Bill 4538 would create a new act to require credit bureaus, sometimes called consumer reporting agencies, to notify a consumer of (1) the name and address of any third party who requests information from the consumer's credit report, and (2) the specific information provided to that third party. The bill also would allow a consumer to bring a civil action against a consumer reporting agency who did not comply with this act, in order to recover actual damages or \$1,000, whichever is greater, and reasonable attorney fees.

House Bill 4538 (7-9-97)

Analyst: J. Hunault
