

SUBSTITUTE FOR
HOUSE BILL NO. 5885

A bill to require certain consumer reporting agencies to disclose certain information to certain consumers without charge.

THE PEOPLE OF THE STATE OF MICHIGAN ENACT:

1 Sec. 1. This act shall be known and may be cited as the
2 "consumer reporting agency disclosure act".

3 Sec. 2. As used in this act:

4 (a) "Consumer" means an individual.

5 (b) "Consumer report" and "consumer reporting agency" mean
6 those terms as defined in section 603 of the fair credit report-
7 ing act, title VI of the consumer credit protection act, Public
8 Law 90-321, 15 U.S.C. 1681a.

9 (c) "Person" means an individual, partnership, corporation,
10 limited liability company, association, governmental entity, or
11 other legal entity.

HB5885, As Passed House, December 2, 1998

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1 Sec. 3. (1) Upon a consumer's request and submission of
2 evidence that verifies his or her identity, a consumer reporting
3 agency shall disclose to the consumer all information in the
4 consumer's file at the time of the request. If the consumer has
5 not previously made a request, or if the consumer makes the
6 request more than 1 year after making a prior request, the con-
7 sumer reporting agency shall disclose to the consumer all the
8 information in the consumer's file without charge.

9 (2) This section does not require a consumer reporting
10 agency to disclose to the consumer any information concerning
11 credit scores or other risk scores or predictors relating to the
12 consumer.

13 Enacting section 1. This act does not take effect unless
14 House Bill No. 5726 of the 89th Legislature is enacted into law.