## **HOUSE BILL 49**

Unofficial Copy I3 HB 44/97 - ECM 1998 Regular Session 8lr0328

(PRE-FILED)

By: Delegate Hubbard

Requested: September 9, 1997

Introduced and read first time: January 14, 1998

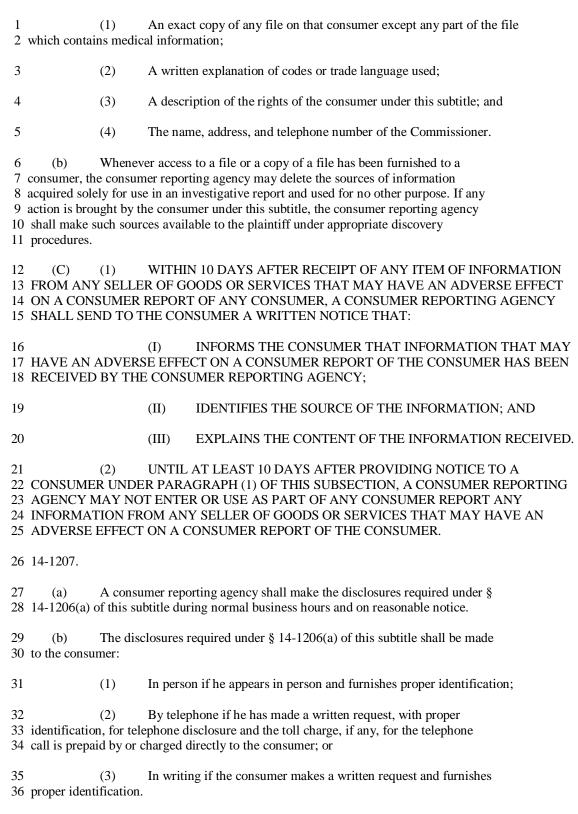
Assigned to: Economic Matters

## A BILL ENTITLED

## 1 AN ACT concerning

## 2 Consumer Protection - Consumer Reporting Agencies - Notification

- 3 FOR the purpose of requiring consumer reporting agencies to provide written notice
- 4 to certain consumers within a certain period of time about information from
- 5 sellers of goods and services that may adversely affect consumer reports of the
- 6 consumers; requiring a notice to contain certain information; prohibiting
- 7 consumer reporting agencies from using certain information as part of consumer
- 8 reports until a certain period of time after providing notice to consumers; and
- 9 generally relating to providing notice to consumers by consumer reporting
- 10 agencies.
- 11 BY repealing and reenacting, with amendments,
- 12 Article Commercial Law
- 13 Section 14-1206 and 14-1209
- 14 Annotated Code of Maryland
- 15 (1990 Replacement Volume and 1997 Supplement)
- 16 BY repealing and reenacting, without amendments,
- 17 Article Commercial Law
- 18 Section 14-1207
- 19 Annotated Code of Maryland
- 20 (1990 Replacement Volume and 1997 Supplement)
- 21 SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF
- 22 MARYLAND, That the Laws of Maryland read as follows:
- 23 Article Commercial Law
- 24 14-1206.
- 25 (a) A consumer reporting agency shall, upon request and proper identification
- 26 of a consumer, provide the consumer:

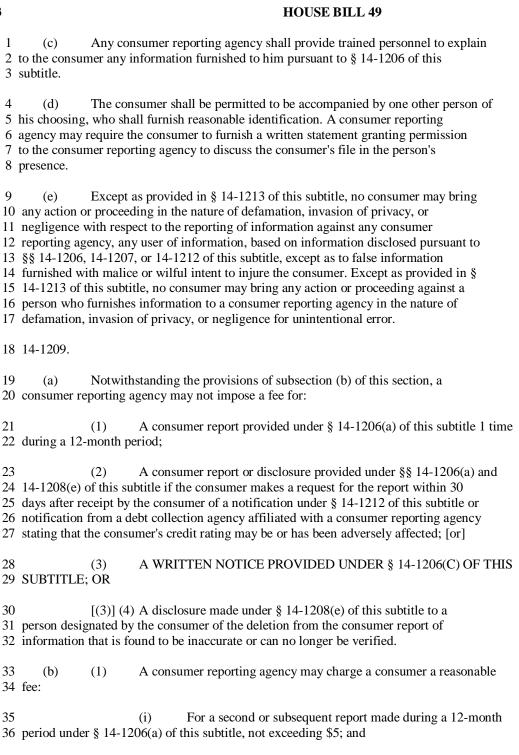


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(ii)

39 designated recipient for a consumer report.

38 not exceeding the fee that the consumer reporting agency would impose on each



For furnishing information under § 14-1208(e) of this subtitle,

- 1 (2) The consumer reporting agency shall indicate the amount of the fee 2 to the consumer before providing the report or furnishing the information.
- 3 SECTION 2.4 October 1, 1998. SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect