



HB 1187

2003

1 A bill to be entitled

2 An act relating to consumer credit report protection;
3 creating s. 655.9545, F.S.; requiring credit reporting
4 agencies to provide a process for establishing consumer
5 personal identification numbers for purposes of
6 restricting access to credit records; requiring entities
7 providing and checking credit to provide consumers with
8 credit checking agency information; requiring opportunity
9 for consumers to establish personal identification numbers
10 before certain entities may access credit records;
11 providing an effective date.

12
13 Be It Enacted by the Legislature of the State of Florida:

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15 Section 1. Section 655.9545, Florida Statutes, is created
16 to read:

17 655.9545 Consumer protections on credit checks.--

18 (1) Credit reporting agencies offering services to
19 businesses in this state shall provide a process for a consumer
20 to set up a personal identification number to protect the
21 consumer's credit report.

22 (2) Prior to checking a person's consumer credit, a
23 financial institution providing credit or a third party offering
24 credit on behalf of a financial institution shall provide the
25 person with the name of the credit reporting agency to be used
26 by the institution or third party. Before checking the person's
27 credit, the institution or third party shall provide the
28 consumer with an opportunity to establish a personal
29 identification number with such agency for his or her credit
30 report. Once the person has established a personal



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31 identification number, the credit reporting agency shall not
32 provide access by the financial institution or third party to
33 the consumer's credit report unless the consumer has provided
34 such number to the financial institution or third party.

35 Section 2. This act shall take effect January 1, 2004.