



HB 1289

2003

1                   A bill to be entitled  
2           An act relating to credit reports; requiring consumer  
3           reporting agencies to provide a copy of a consumer report  
4           to a person in their birth month under certain  
5           circumstances; requiring report explanations; providing an  
6           effective date.

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8   Be It Enacted by the Legislature of the State of Florida:

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10           Section 1. Any consumer reporting agency, as defined in s.  
11 603(f) of the Fair Credit Reporting Act, shall provide to any  
12 person, free of charge and without regard to any failure to  
13 extend credit to that person, a consumer report in the month of  
14 their birth including explanations of the codes contained in  
15 such report if such agency has released that individual's credit  
16 information to any entity doing business in this state within  
17 the previous calendar year.

18           Section 2. This act shall take effect upon becoming a law.