

By Senator Siplin

19-1306-04

1                                   A bill to be entitled  
2           An act relating to consumer credit reports;  
3           requiring certain consumer reporting agencies  
4           to provide certain consumers with a complete  
5           consumer report at no charge to the consumer  
6           under certain circumstances; requiring report  
7           explanations under specified circumstances;  
8           providing an effective date.

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

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12           Section 1. In order to facilitate checking information  
13 in a consumer credit report and disputing any inaccurate  
14 information, as permitted by the federal Fair Credit Reporting  
15 Act, each consumer credit reporting agency that compiles and  
16 maintains files on consumers' credit on a nationwide basis  
17 shall furnish one complete consumer credit report relating to  
18 the consumer's credit at no charge to any consumer in this  
19 state who requests a consumer credit report. The agency shall  
20 furnish the credit report once each calendar year after the  
21 consumer provides appropriate verification of his or her  
22 identity. The agency shall provide explanations of the codes  
23 contained in the report if the agency released the person's  
24 credit information to any entity doing business in this state  
25 within the previous calendar year.

26           Section 2. This act shall take effect July 1, 2004.  
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SENATE SUMMARY

Requires certain consumer reporting agencies to provide certain consumers with a complete consumer report at no charge to the consumer under certain circumstances. Requires report explanations under specified circumstances.