

26 | Comptroller of the Currency, the Office of Thrift Supervision,
 27 | the Federal Reserve, the Federal Deposit Insurance Corporation,
 28 | the National Credit Union Administration, the Office of
 29 | Financial Regulation of the Department of Financial Services, or
 30 | any state banking regulator. ~~†~~

31 | (e) A consumer reporting agency as defined in the Federal
 32 | Fair Credit Reporting Act, 15 U.S.C. ss. 1681-1681y, as it
 33 | existed on April 5, 2004. ~~†~~ ~~or~~

34 | (f) Any subsidiary or affiliate of a bank holding company,
 35 | its employees and its exclusive agents acting under written
 36 | agreement.

37 | (4)(a) Any telemarketer or seller who provides any debt
 38 | relief service within the scope of the Telemarketing and
 39 | Consumer Fraud and Abuse Prevention Act, 15 U.S.C. ss. 6101-
 40 | 6108, and the Telemarketing Sales Rule, 16 C.F.R. part 310, and
 41 | who therefore is required to comply with such federal
 42 | regulation, if such telemarketer or seller does not receive from
 43 | the debtor and disburse to a creditor any money or other thing
 44 | of value, in accordance with the definition of debt management
 45 | services under s. 817.801(4)(b).

46 | (b) As used in this subsection, the terms "debt relief
 47 | service," "seller," and "telemarketer" have the same meaning as
 48 | in 16 C.F.R. s. 310.2.

49 | Section 2. This act shall take effect July 1, 2024.