

HOUSE No. 4071

By Mrs. Kehoe of Dedham, petition of Marie-Louise Kehoe for legislation to further regulate consumer credit reporting. Commerce and Labor.

The Commonwealth of Massachusetts

In the Year One Thousand Nine Hundred and Ninety-Three.

AN ACT FURTHER REGULATING CONSUMER CREDIT REPORTING.

Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, as follows:

- 1 Section 53 of chapter 93 of the General Laws, as appearing in
2 the 1988 Official Edition, is hereby amended by adding the
3 following two subsections: —
4 (d) Every consumer reporting agency shall immediately upon
5 receipt of a request for a consumer report on any consumer notify
6 the consumer, in writing, of such request and shall forward a copy
7 of such consumer report to the consumer at the same time the
8 consumer report is forwarded to the user. Upon receipt of a
9 consumer report, a user shall immediately forward a copy of such
10 consumer report to the consumer.
11 (e) A consumer reporting agency shall make a complete and
12 accurate disclosure, in writing, to a consumer of the nature and
13 substance of any negative information to be included in a
14 consumer report on the consumer, at least fourteen days prior to
15 any such inclusion. Said disclosure shall include a toll free
16 telephone number for the convenience of the consumer.

