

# HOUSE BILL No. 5018

July 8, 1997, Introduced by Reps. Bogardus, Wallace, Hanley, Willard, Vaughn, Martinez, Curtis, Brater, LaForge, Schauer, DeHart, Anthony, Prusi, Kilpatrick, Goschka, Callahan, Kaza, Freeman, Hale, Brewer, Quarles, Cherry, Brown, Law, Walberg, LeTarte and Basham and referred to the Committee on Consumer Protection.

A bill to require certain credit reporting agencies to disclose certain information to certain consumers.

## THE PEOPLE OF THE STATE OF MICHIGAN ENACT:

1       Sec. 1. As used in this act:

2       (a) "Consumer" means an individual.

3       (b) "Consumer report" and "consumer reporting agency" mean  
4 those terms as defined in section 603 of the fair credit report-  
5 ing act, title VI of the consumer credit protection act, Public  
6 Law 90-321, 15 U.S.C. 1681a.

7       (c) "Person" means an individual, partnership, corporation,  
8 limited liability company, association, governmental entity, or  
9 other legal entity.

10       (d) "Third party" means a person other than a consumer  
11 reporting agency or a consumer who is the subject of a consumer  
12 report prepared by the consumer reporting agency.

1       Sec. 2. Upon a consumer's request and submission of  
2 evidence that verifies his or her identity, a credit reporting  
3 agency shall disclose to the consumer all information in the  
4 consumer's file at the time of the request. If the credit  
5 reporting agency has provided a third party with a credit report  
6 on the consumer, the credit reporting agency shall provide the  
7 requesting consumer with a copy of that report. However, this  
8 section does not require a credit reporting agency to disclose to  
9 the consumer any information concerning credit scores or other  
10 risk scores or predictors relating to the consumer.

11       Sec. 3. A consumer may bring a civil action against a con-  
12 sumer reporting agency that violates this act, and recover actual  
13 damages or \$1,000.00, whichever is greater, plus reasonable  
14 attorney fees.