

STATE OF OKLAHOMA

1st Session of the 44th Legislature (1993)

HOUSE BILL NO. 1140

By: Cozort

AS INTRODUCED

An Act relating to consumer reporting; providing for consumer review of credit history information; providing for consumer information offices with certain facilities; stating certain requirements of consumer information offices; providing for codification; and providing an effective date.

BE IT ENACTED BY THE PEOPLE OF THE STATE OF OKLAHOMA:

SECTION 1. NEW LAW A new section of law to be codified in the Oklahoma Statutes as Section 148 of Title 24, unless there is created a duplication in numbering, reads as follows:

A. Every consumer reporting agency subject to the provisions of the federal Fair Credit Reporting Act, which sells consumer reports in this state shall make consumer review of a credit history information file accessible within the state.

B. Each consumer information office shall have the facilities to provide the consumer disclosures required in Section 147 of Title 24 of the Oklahoma Statutes to the consumer regarding the credit history of that consumer.

C. In addition, such facilities shall include but not be limited to:

1. The ability to deal directly with the consumer at the time the consumer visits the office; and

2. The ability to correct errors in the file information of the credit history of the consumer.

D. If a consumer reporting agency provides credit histories in municipalities of more than one hundred thousand (100,000) population, there must be a consumer information office located within the corporate limits of that municipality.

E. Each consumer information office located within this state shall provide for at least one person in the office for each one hundred thousand (100,000) population in the area being served.

SECTION 2. This act shall become effective September 1, 1993.

44-1-5828

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