

and

Shurden of the Senate

An Act relating to debtor and creditor; requiring certain notice to request a consumer report; requiring notice to contain certain information and permit person to obtain a copy of consumer report; authorizing certain consumer report be provided at no charge; defining term; prohibiting certain liability upon certain evidence; 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 87 of Title 24, unless there is created a duplication in numbering, reads as follows:

A. Prior to requesting a consumer report for employment or insurance purposes, the requestor or user of the consumer report shall provide written notice to the person who is the subject of the consumer report. The notice shall inform the consumer that a consumer report will be used and the notice shall contain a box that the consumer may check to receive a copy of the consumer report. If the consumer requests a copy of the report, the user of the consumer report shall request that a copy be provided to the consumer when the user of the consumer report requests its copy from the credit reporting agency. The report sent to the consumer shall be provided at no charge to the consumer. As used in this section, "consumer report" shall have the same meaning as that term is defined in the federal Fair Credit Reporting Act, 15 U.S.C., Sections 1681 et seq.

B. No person shall be held liable for any violation of this section if such person shows by a preponderance of the evidence

that, at the time of the alleged violation, such person maintained reasonable procedures to assure compliance with this section.

SECTION 2. This act shall become effective November 1, 2000.

Passed the House of Representatives the 14th day of March, 2000.

Speaker of the House of
Representatives

Passed the Senate the ____ day of _____, 2000.

President of the Senate