

HOUSE BILL NO. 85

IN THE LEGISLATURE OF THE STATE OF ALASKA

TWENTY-THIRD LEGISLATURE - FIRST SESSION

BY REPRESENTATIVES CRAWFORD, Gara

Introduced: 2/7/03

Referred: Labor and Commerce

A BILL

FOR AN ACT ENTITLED

1 **"An Act requiring certain consumer reporting agencies to provide individuals with**
2 **certain reports without charge."**

3 **BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF ALASKA:**

4 *** Section 1.** AS 45.45 is amended by adding a new section to read:

5 **Sec. 45.45.920. Consumer reporting agency files.** (a) A consumer reporting
6 agency that maintains a file on an individual who is a resident of this state shall, at the
7 request of that individual, provide the individual with a complete copy of the
8 individual's file, including all consumer credit reports, each calendar year without
9 charge.

10 (b) In this section,

11 (1) "consumer reporting agency" means a person or business that, for
12 monetary fees, dues, or on a cooperative nonprofit basis, regularly engages in whole or
13 in part in the practice of assembling or evaluating consumer credit information or
14 other information on individuals for the purpose of furnishing consumer reports to

1 third parties, and that uses a means or facility of interstate commerce for the purpose
2 of preparing or furnishing consumer reports;

3 (2) "file" means all the information on an individual recorded and
4 retained by a consumer reporting agency regardless of how the information is stored.

5 * **Sec. 2.** AS 45.50.471(b) is amended by adding a new paragraph to read:

6 (45) violating AS 45.45.920 (consumer reporting agency files).