

**CS FOR SENATE BILL NO. 64(JUD)**

IN THE LEGISLATURE OF THE STATE OF ALASKA

TWENTY-THIRD LEGISLATURE - FIRST SESSION

BY THE SENATE JUDICIARY COMMITTEE

Offered: 4/17/03

Referred: Rules

Sponsor(s): SENATORS FRENCH, Ellis, Elton, Davis, Ben Stevens, Therriault, Taylor, Cowdery, Guess, Dyson, Gary Stevens, Lincoln, Wagoner, Seekins, Olson

REPRESENTATIVE McGuire

**A BILL**

**FOR AN ACT ENTITLED**

1 "An Act relating to a requirement that certain consumer reporting agencies provide  
2 individuals with certain information 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) The provisions of (a) of this section may not be interpreted to require a  
11 person doing business to provide an individual with a notice of the individual's rights  
12 under (a) of this section.

13 (c) In this section,

14 (1) "consumer reporting agency" means a person or business that, for

1 monetary fees, dues, or on a cooperative nonprofit basis, regularly engages in whole or  
2 in part in the practice of assembling or evaluating consumer credit information or  
3 other information on individuals for the purpose of furnishing consumer reports to  
4 third parties, and that uses a means or facility of interstate commerce for the purpose  
5 of preparing or furnishing consumer reports;

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

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

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