

FIRST REGULAR SESSION

HOUSE BILL NO. 335

91ST GENERAL ASSEMBLY

INTRODUCED BY REPRESENTATIVE TOWNLEY.

Read 1st time January 11, 2001, and 1000 copies ordered printed.

TED WEDEL, Chief Clerk

1140L.011

AN ACT

To amend chapter 407, RSMo, relating to merchandising practices by adding thereto one new section relating to the same subject.

Be it enacted by the General Assembly of the state of Missouri, as follows:

Section A. Chapter 407, RSMo, is amended by adding thereto one new section, to be
2 known as section 407.650, to read as follows:

**407.650. 1. A consumer reporting agency, as defined in Section 603(f) of the federal
2 Fair Credit Reporting Act, 15 U.S.C. Section 1681a(f), is prohibited from imposing any fee
3 for the following:**

4 **(1) A request for a copy of a consumer's file made within sixty days after adverse
5 action is taken;**

6 **(2) Notifying any person designated by a consumer, pursuant to the federal "Fair
7 Credit Reporting Act", 15 U.S.C. Section 1681i, as amended, of the deletion of information
8 found to be inaccurate or unverifiable;**

9 **(3) A set of instructions for understanding the information present of a consumer
10 report and a toll-free telephone number that consumers may use to obtain additional
11 assistance concerning a consumer report; and**

12 **(4) The first copy of a consumer report provided to a consumer each calendar year.**

13 **2. A consumer reporting agency may impose a reasonable charge, not to exceed the
14 retail price of a written report rendered in the normal course of business to the customers
15 of such agency, for all other disclosures to a consumer of information pertaining to such
16 consumer.**