

REFERENCE TITLE: consumer reporting agencies; account information

State of Arizona
House of Representatives
Forty-ninth Legislature
First Regular Session
2009

HB 2340

Introduced by
Representatives Mason: Boone, Goodale, Jones, Reagan, Senator Harper

AN ACT

AMENDING TITLE 44, CHAPTER 11, ARTICLE 6, ARIZONA REVISED STATUTES, BY ADDING SECTION 44-1698.02; RELATING TO CONSUMER REPORTING AGENCIES.

(TEXT OF BILL BEGINS ON NEXT PAGE)

1 Be it enacted by the Legislature of the State of Arizona:

2 Section 1. Title 44, chapter 11, article 6, Arizona Revised Statutes,
3 is amended by adding section 44-1698.02, to read:

4 44-1698.02. Consumer reporting agency; closed accounts;
5 information deletion; unlawful practice

6 A. A CONSUMER REPORTING AGENCY SHALL NOT INCLUDE A CONSUMER'S
7 INFORMATION ON A CONSUMER REPORT IF THE INFORMATION INCLUDES AN ACCOUNT THAT
8 THE CONSUMER PAID IN FULL AND CLOSED AT LEAST THREE YEARS BEFORE THE CONSUMER
9 REPORT IS ISSUED.

10 B. AN ACT OR PRACTICE IN VIOLATION OF THIS SECTION IS AN UNLAWFUL
11 PRACTICE UNDER SECTION 44-1522 AND IS SUBJECT TO ENFORCEMENT THROUGH A
12 PRIVATE ACTION AND BY THE ATTORNEY GENERAL.