

2012 -- S 2386

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LC01316
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STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2012

A N A C T

RELATING TO COMMERCIAL LAW - GENERAL REGULATORY PROVISIONS -
DECEPTIVE TRADE PRACTICES

Introduced By: Senators Ruggerio, McCaffrey, Bates, Walaska, and Lynch

Date Introduced: February 15, 2012

Referred To: Senate Corporations

It is enacted by the General Assembly as follows:

- 1 SECTION 1. Chapter 6-13.1 of the General Laws entitled "Deceptive Trade Practices" is
2 hereby amended by adding thereto the following section:
3 **6-13.1-29. Disclosure of credit reports. --** No credit bureau doing business in this state
4 shall use all or part of a consumer's social security number as the sole factor when determining
5 whether a credit report in its files matches the identity of a person who is the subject of a credit
6 inquiry from a user of credit reports. A credit bureau shall disclose a credit report in its files to an
7 inquiring user of credit reports only if the name and one other identifier such as address, prior
8 address, date of birth, mother's maiden name, place of employment, or prior place of
9 employment, irrespective of the social security number, match the identity of the person who is
10 the subject of the inquiry.
11 SECTION 2. This act shall take effect upon passage.

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EXPLANATION
BY THE LEGISLATIVE COUNCIL
OF

A N A C T

RELATING TO COMMERCIAL LAW - GENERAL REGULATORY PROVISIONS -
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1 This act would prohibit credit bureaus doing business in this state from using all or part
2 of a consumer's social security number as the exclusive factor in credit report identity
3 determination.

4 This act would take effect upon passage.

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