

2021 -- S 0957

=====
LC002975
=====

STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2021

—————
A N A C T

RELATING TO COMMERCIAL LAW -- GENERAL REGULATORY PROVISIONS

Introduced By: Senator Michael J. McCaffrey

Date Introduced: June 17, 2021

Referred To: Senate Judiciary

It is enacted by the General Assembly as follows:

1 SECTION 1. Section 6-13.1-29 of the General Laws in Chapter 6-13.1 entitled "Deceptive
2 Trade Practices" is hereby amended to read as follows:

3 **6-13.1-29. Furnishing of credit reports.**

4 No credit bureau doing business in this state shall use all or part of a consumer's social
5 security number as the sole factor when determining whether a credit report in its files matches the
6 identity of a person who is the subject of a credit inquiry from a user of credit reports. When a
7 social security number is used as a factor, a credit bureau may disclose a credit report in its files to
8 an inquiring user of credit reports only if the name ~~and, at a minimum, at least one other identifier~~
9 ~~such as address; prior address; date of birth; mother's maiden name; place of employment; or prior~~
10 ~~place of employment;~~ also ~~match~~ matches the identity of the person who is the subject of the
11 inquiry.

12 SECTION 2. This act shall take effect upon passage.

=====
LC002975
=====

EXPLANATION
BY THE LEGISLATIVE COUNCIL
OF

A N A C T
RELATING TO COMMERCIAL LAW -- GENERAL REGULATORY PROVISIONS

1 This act removes the requirement that a credit bureau, at a minimum, utilizes at least one
2 additional identifier such as an address, prior address, date of birth, mother's maiden name, place
3 of employment, or prior place of employment, to confirm the identity of a person who is the subject
4 of the credit inquiry.

5 This act would take effect upon passage.

=====
LC002975
=====