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**REQUIRE CONSUMER REPORTING
AGENCIES TO REPORT
“RELEVANT INFORMATION”**

House Bill 4239
Sponsor: Rep. Bob Brown
Committee: Commerce

Complete to 7-25-01

A SUMMARY OF HOUSE BILL 4239 AS INTRODUCED 2-14-01

House Bill 4239 would create a new act to require each consumer reporting agency to maintain a toll-free telephone number which consumers could call and report to that agency relevant information to be added to any consumer report or data relating to the consumer that the agency possessed. “Relevant information” would mean any fact that could adversely affect a consumer’s credit history through no fault of the consumer, including, but not limited to, notice of the unauthorized use of the consumer’s name to apply for credit and conduct of a divorced spouse that adversely affected the consumer’s ability to obtain credit. Upon receiving information from the consumer and verifying his or her identity, the agency would have to add relevant information received from the consumer to any report or data in its possession that related to the consumer. The agency would have to include the additional relevant information with any consumer report or data relating to the consumer that it provided a third party. A consumer reporting agency that violated the act would be liable to a consumer injured by the violation for either of the following: (1) actual damages or \$1,000, whichever was greater, plus reasonable attorney fees; or (2) any remedy or penalty authorized under the federal Fair Credit Reporting Act.

House Bill 4239 (7-25-01)

Analyst: J. Caver

■ This analysis was prepared by nonpartisan House staff for use by House members in their deliberations, and does not constitute an official statement of legislative intent.