STATE OF NEW YORK

6862

2025-2026 Regular Sessions

IN ASSEMBLY

March 14, 2025

Introduced by M. of A. EPSTEIN, REYES, BURDICK, DE LOS SANTOS, CUNNINGHAM -- read once and referred to the Committee on Consumer Affairs and Protection

AN ACT to amend the general business law, in relation to requiring consumer reporting agencies to contact consumers when requests are made for their consumer reports

The People of the State of New York, represented in Senate and Assembly, do enact as follows:

Section 1. Section 380-d of the general business law is amended by adding a new subdivision (a-1) to read as follows:

(a-1) Every consumer reporting agency shall, upon the occurrence of a consumer report requested on any consumer, notify such consumer of the request by mail or electronic mail to the extent practicable. Once notified, the consumer may contact the consumer reporting agency who shall provide, upon the request of such consumer, the name of the person or entity that requested the report, the nature of the request, the date of the request, and the amount of any potential loan relating to such request, to the greatest extent practicable. Such consumer shall provide the consumer reporting agency sufficient proof of identification pursuant to subdivision (t) of section three hundred eighty-a of this article before the consumer may receive any information in accordance with this subdivision.

§ 2. This act shall take effect on the ninetieth day after it shall have become a law.

EXPLANATION--Matter in *italics* (underscored) is new; matter in brackets [-] is old law to be omitted.

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