S T A T E O F N E W Y O R K

890

2009-2010 Regular Sessions

I N S E N A T E

January 21, 2009

Introduced by Sen. KRUGER -- read twice and ordered printed, and when printed to be committed to the Committee on Consumer Protection

AN ACT to amend the general business law, in relation to credit inquiries

THE PEOPLE OF THE STATE OF NEW YORK, REPRESENTED IN SENATE AND ASSEMBLY, DO ENACT AS FOLLOWS:

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

(H) NO CONSUMER REPORTING AGENCY SHALL MAINTAIN IN THE FILE ON A CONSUMER, ANY RECORDS DETAILING INQUIRIES, MADE BY A CREDITOR OR ANY OTHER INDIVIDUAL AFFORDED ACCESS TO CONSUMER CREDIT REPORTS, FOR A PERIOD OF MORE THAN NINETY DAYS BEYOND THE DATE OF SUCH INQUIRY.

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

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

LBD06425-01-9