

STATE OF NEW YORK

3466

2021-2022 Regular Sessions

IN SENATE

January 29, 2021

Introduced by Sens. COMRIE, PARKER -- 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 requiring cred-
it reporting agencies contact consumers when an inquiry is made into
their credit history

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

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

3 (a-1) Every consumer reporting agency shall, upon the occurrence of a
4 consumer report requested on any consumer, notify such consumer of the
5 request by mail and electronic mail. Once notified, the consumer may
6 contact the consumer reporting agency who shall provide such consumer
7 with the name of the person that requested the report, the nature of the
8 request, the date of the request, and the amount of any potential loan,
9 if known. Such consumer shall provide the consumer reporting agency
10 sufficient proof of identification pursuant to subdivision (t) of
11 section three hundred eighty-a of this article before the consumer may
12 receive any information in accordance with this subdivision.

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

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

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