LC01466

STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2006

AN ACT

RELATING TO CREDIT REPORTS

Introduced By: Representatives T Brien, Menard, Winfield, Ucci, and Laroche

Date Introduced: February 28, 2006

Referred To: House Corporations

It is enacted by the General Assembly as follows:

1	SECTION 1. Title 19 of the General Laws entitled "FINANCIAL INSTITUTIONS" is
2	hereby amended by adding thereto the following chapter:
3	CHAPTER 32
4	IDENTITY THEFT PROTECTION - CREDIT REPORT FREEZE
5	<u>19-32-1. Credit report freeze. – (a) Whenever a criminal complaint regarding identity</u>
6	theft is filed with a law enforcement agency within the state, the agency shall provide a letter to
7	the complaining person acknowledging receipt of the complaint and providing the name of a
8	contact person within the agency for verification.
9	(b) Upon receipt of a copy of the letter referred to in subsection (a), no credit reporting
10	agency may disseminate within the state a credit report showing any information obtained later
11	than the date of the report.
12	SECTION 2. This act shall take effect upon passage.

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EXPLANATION

BY THE LEGISLATIVE COUNCIL

OF

AN ACT

RELATING TO CREDIT REPORTS

This act would prevent the publication of a credit report within the state with information 1

2 changes made after the date of a criminal complaint made for identity theft.

This act would take effect upon passage. 3

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