ASSEMBLY BILL NO. 8-ASSEMBLYMAN PERKINS

Prefiled January 7, 1999

Referred to Committee on Commerce and Labor

SUMMARY—Requires consumer reporting agencies to provide consumer reports at no charge under certain circumstances. (BDR 52-585)

FISCAL NOTE: Effect on Local Government: No. Effect on the State or on Industrial Insurance: No.

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EXPLANATION - Matter in bolded italics is new; matter between brackets [omitted material] is material to be omitted.

AN ACT relating to consumer reporting; requiring a consumer reporting agency to provide a natural person with a copy of his consumer report at no charge under certain circumstances; and providing other matters properly relating thereto.

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

Section 1. NRS 598C.130 is hereby amended to read as follows: 598C.130 *I*. Upon request and information sufficient to identify a

3 consumer, a reporting agency shall:

[1.] (a) Clearly and accurately disclose to the consumer the nature and substance of the consumer report in its files which relates to him at the time

of the request, and disclose the names of the institutional sources of

information. If the consumer requests, the reporting agency shall provide a readable copy of the consumer report.

9 [2.] (b) Disclose the name of each person who has received from the reporting agency information concerning him:

11 $\frac{[(a)]}{[(a)]}$ (1) Within the preceding 2 years for purposes of employment,

12 promotion, reassignment or retention as an employee; or

(2) Within the preceding 6 months for any other purpose.

2. A reporting agency shall provide to each natural person who

15 requests a copy of the consumer report in its files which relates to him at

least one copy of the report per year at no charge.

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