

**HOUSE BILL NO. 1285**

Introduced by

Representatives Kasper, Iverson, Ruby, Thoreson, Weiler

Senator Mutch

1 A BILL for an Act relating to copies of credit reports by consumer reporting agencies.

2 **BE IT ENACTED BY THE LEGISLATIVE ASSEMBLY OF NORTH DAKOTA:**

3 **SECTION 1. Consumer reporting agency - Copy of credit report.** A consumer  
4 reporting agency located in this state, upon the appearance of the consumer at the place of  
5 business of the consumer reporting agency during normal business hours, and upon the  
6 request of the consumer, shall provide the consumer with a paper copy of the consumer's credit  
7 report within ninety minutes of the request. As used in this section, the term "consumer  
8 reporting agency" has the same meaning as under section 603(f) of the Fair Credit Reporting  
9 Act [Pub. L. 90-321; 15 U.S.C. 1681a(f)]. The consumer reporting agency may not charge the  
10 consumer more than eight dollars for a copy of the report under this section.