

HOUSE BILL NO. 1287

Introduced by

Representatives Kasper, Ruby, Thoreson, Weiler

Senators Fischer, Tollefson

1 A BILL for an Act to limit the disclosure of information by consumer reporting agencies.

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

3 **SECTION 1. Limitation on information disclosed by consumer reporting**

4 **agencies.** A consumer reporting agency may not disclose a person's nonpublic personal
5 information to a third party, regardless of whether that third party is affiliated with the consumer
6 reporting agency, unless the consumer reporting agency has first received the consent of the
7 person to which the information pertains. A valid consent under this section must meet the
8 requirements of section 6-08.1-04. A consumer reporting agency is exempt from the
9 authorization requirements of this section if the disclosure is required to be permitted under the
10 federal Fair Credit Reporting Act [Pub. L. 90-321; 15 U.S.C. 1681 et seq.]. The provisions of
11 the federal Financial Services Modernization Act of 1999 [Pub. L. 106-102; 113 Stat. 1437;
12 15 U.S.C. 6801 et seq.] do not exempt a consumer reporting agency from the authorization
13 requirements of this section. This section does not restrict the disclosure of information for the
14 purpose of law enforcement.