

**SENATE CONCURRENT RESOLUTION NO. 4019**

Introduced by

Senators Kringstad, Dever, Tallackson

Representatives Delzer, Norland

1 A concurrent resolution directing the Legislative Council to study actions that can be taken at  
2 the state level to address the problem of inaccurate or obsolete information on consumer  
3 reports.

4 **WHEREAS**, inaccurate or obsolete negative information on a consumer report has a  
5 broad sweeping impact on consumers, including credit denial, unfavorable credit terms,  
6 increased insurance premiums, and denied housing; and

7 **WHEREAS**, the federal Fair Credit Reporting Act addresses consumer reporting  
8 agencies, consumer reports, procedures for disputing accuracy of information of a consumer  
9 report, and requirements relating to information contained in consumer reports; and

10 **WHEREAS**, Section 624 of the federal Fair Credit Reporting Act expressly provides how  
11 the federal act relates to state laws; and

12 **WHEREAS**, indepth research is required to determine whether state laws can legally  
13 and effectively address this problem of inaccurate or obsolete negative information on  
14 consumer reports;

15 **NOW, THEREFORE, BE IT RESOLVED BY THE SENATE OF NORTH DAKOTA, THE**  
16 **HOUSE OF REPRESENTATIVES CONCURRING THEREIN:**

17 That the Legislative Council study actions that can be taken at the state level to address  
18 the problem of inaccurate or obsolete information on consumer reports; and

19 **BE IT FURTHER RESOLVED**, that the Legislative Council report its findings and  
20 recommendations, together with any legislation required to implement the recommendations, to  
21 the Fifty-ninth Legislative Assembly.