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2003 HOUSE INDUSTRY, BUSINESS AND LABOR

HB 1285

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2003 HOUSE STANDING COMMITTEE MINUTES

BILL/RESOLUTION NO. 1285

House Industry, Business and Labor Committee

☐ Conference Committee

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Hearing Date January 28, 2003

	Side A	Side B	Meter #
1		X	3808-6255

Minutes: CHAIR KEISER: Opened hearing on HB 1285

REP. KASPER: Described bill concerning the ability to obtain a credit report.

REP. NOTTESTAD: What was your response from the Fargo office when you asked to get your report? Rep. Kasper replied that he was told their policy was that Fargo no longer had the reports.

REP. BOE: How many locations are in Fargo. Rep. Kasper did not know for sure.

REP. JOHNSON: Aware that there are only two offices in ND and both are in Fargo. Most material belongs to Equifax and other national agencies.

REP. KASPER: Believes the issue is even bigger if the information belongs to the national agencies. He questioned who owned that information. This bill wouldn't prohibit people from getting the information if they are in Fargo. You can always get the information on the Internet. This would just be a cheaper way.

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Page 2
House Industry, Business and Labor Committee
Bill/Resolution Number 1285
Hearing Date 1-28-03

REP. RUBY: Questioned whether or not it bothered Rep. Kasper that others have our information that we can't get. Rep. Kasper said that it did, but sounds like more of a constitutional issue concerning privacy.

REP. BOE: What is the cost if you write a letter requesting the report. Rep. Kasper said that if you are turned down for credit and write, the report is free. If you are just inquiring, the cost is about \$12.50.

REP. NOTTESTAD: Asked what the charge to the banks is? Rep. Kasper did not know.

REP. KEISER: Is there a reason for the 90 minute wait? Rep. Kasper thought it was a reasonable time frame within the business day. Serves as a guideline.

JOHN RISCH (United Transportation Union): Believes this bill is good public policy. Said that even when you get the report, it is confusing because you are given a score with no explanation of what the score means.

REP. FROSETH: Will this bill work if we pass it? Risch commented that it may not, but it would be nice to know the law is there if they need it.

CHAIR KEISER: Closed hearing on HB 1285

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2003 HOUSE STANDING COMMITTEE MINUTES

BILL/RESOLUTION NO. HB 1285

House Industry, Business and Labor Committee

☐ Conference Committee

Hearing Date 1/29/03

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Minutes: Chairman Keiser called for committee work on HB 1285.

Rep. Kasper moved a Do Pass. Rep. Zaiser seconded the motion.

Rep. Johnson stated that she will vote against this bill because there are only two companies that do this line of work in Fargo. Rep. Kasper stated that this legislation will save citizens money, anguish, closing costs, etc. A roll call vote on the do pass failed: 7-7-0.

Rep. Froseth moved a Do Not Pass. Rep. Ekstrom seconded the motion.

Rep. Klein: How many people use this?

Rep. Ruby: A credit report via the Internet costs \$29, this legislation only costs \$8.

Rep. Severson: Yearly credit reports are readily available now.

Rep. Kasper: It can be a hassle to get your report. What we used to be able to do, and the money stayed with the small business that generated those reports. Now it goes out of state. Federal law says you can charge up to \$8. This legislation complies with that.

Rep. Tieman: I'm OK with this.

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Page 2 House Industry, Business and Labor Committee Bill/Resolution Number HB 1285 Hearing Date 1/29/03

Chairman Keiser: If we say there can be a fee up to \$8, everyone will get charged that. I don't

want people who are getting them free now to have to pay \$8.

Rep. Zaiser: It's our information. \$8 isn't much money.

Results on a roll call vote for a do not pass were 8-6-0.

Rep. Severson will now carry this bill on the floor.

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Date: 1/29/03
Roll Call Vote #: 1

2003 HOUSE STANDING COMMITTEE ROLL CALL VOTES BILL/RESOLUTION NO. 1285

House Inc	lustry, Business & La	abor			Com	mitte
Check h	ere for Conference Con	mmitte e				
Legislative C	ouncil Amendment Nu	ımb er				
Action Taken	Du	Pass	.			
Motion Made	By Fro Ke	wper	• Se	econded By Zaus	w	
Re	presentatives	Yes	No	Representatives	Yes	No
Chairman l	Keiser			Rep.Boe		
	on, Vice-Chair		<u></u>	Rep.Ekstrom		
Rep.Dosch				Rep.Thorpe		
Rep. Froset				Rep. Zaiser		ļ
Rep. Johnson						
Rep.Kasper	, 	1				
Rep. Klein						
Rep. Nottles Rep. Ruby)(AU	+				
Rep. Tiemar		+				
Kep. Hemal		+ =				
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Absent				·		
Floor Assignm						
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If the vote is or	n an amendment, briefl	ly indicate	e intent	:		
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Date: 1/20/03
Roll Call Vote #: 2

2003 HOUSE STANDING COMMITTEE ROLL CALL VOTES BILL/RESOLUTION NO. [285]

House Industry, Business & Labor				Committee	
Check here for Conference Con	mmitt ee				
Legislative Council Amendment Nu	ımb er				
Action Taken	UN	lot	Pass		
Motion Made By Tweeh		Se	econded By Eksfror	v 1	
Representatives	Yes	No	Representatives	Yes	No
Chairman Keiser			Rep.Boe		
Rep.Severson, Vice-Chair		· .	Rep.Ekstrom	1	- 43
Rep.Dosch	 		Rep.Thorpe		
Rep. Froseth	\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\		Rep. Zaiser		
Rep. Johnson	1				
Rep.Kasper					
Rep. Klein					
Rep. Nottlestad	1-4			-	
Rep. Ruby	├ ं,			-	
Rep.Tieman	1			+	
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Total (Yes)		No	6		
Absent					
Floor Assignment Se	Neto	n'			
If the vote is on an amendment, briefl	ly indicate	e intent	:		

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10/3/03



Module No: HR-18-1330 Carrier: Severson Insert LC: . Title: .

REPORT OF STANDING COMMITTEE

HB 1285: Industry, Business and Labor Committee (Rep. Keiser, Chairman) recommends DO NOT PASS (8 YEAS, 6 NAYS, 0 ABSENT AND NOT VOTING). HB 1285 was placed on the Eleventh order on the calendar.

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Page No. 1

HR-18-1330

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