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LC01316/SUB A
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STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2012

A N A C T

RELATING TO COMMERCIAL LAW - GENERAL REGULATORY PROVISIONS -
DECEPTIVE TRADE PRACTICES

Introduced By: Senators Ruggerio, McCaffrey, Bates, Walaska, and Lynch

Date Introduced: February 15, 2012

Referred To: Senate Corporations

It is enacted by the General Assembly as follows:

1 SECTION 1. Chapter 6-13.1 of the General Laws entitled "Deceptive Trade Practices" is
2 hereby amended by adding thereto the following section:

3 **6-13.1-29. Furnishing of credit reports. --** No credit bureau doing business in this state
4 shall use all or part of a consumer's social security number as the sole factor when determining
5 whether a credit report in its files matches the identity of a person who is the subject of a credit
6 inquiry from a user of credit reports. When a social security number is used as a factor, a credit
7 bureau may disclose a credit report in its files to an inquiring user of credit reports only if the
8 name and, at a minimum, at least one other identifier such as address, prior address, date of birth,
9 mother's maiden name, place of employment, or prior place of employment, also match the
10 identity of the person who is the subject of the inquiry.

11 SECTION 2. This act shall take effect upon passage.

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EXPLANATION
BY THE LEGISLATIVE COUNCIL
OF

A N A C T

RELATING TO COMMERCIAL LAW - GENERAL REGULATORY PROVISIONS -
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1 This act would prohibit credit bureaus doing business in this state from using all or part
2 of a consumer's social security number as the exclusive factor in credit report identity
3 determination.

4 This act would take effect upon passage.

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