

HOUSE No. 3771

By Mr. Costello of Newburyport, petition of Michael A. Costello and others for legislation to require that certain consumer reporting agencies provide annual credit reports to consumers free of charge. Consumer Protection and Professional Licensure.

The Commonwealth of Massachusetts

PETITION OF:

Michael A. Costello
Barbara A. L'Italien

William Lantigua
Kathi-Anne Reinstein

In the Year Two Thousand and Seven.

AN ACT MANDATING COPIES OF CREDIT SCORES TO CONSUMERS.

Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, as follows:

- 1 SECTION 1. Chapter 93 of the General Laws is hereby amended
- 2 by inserting, after Section 60A, the following section:—
- 3 Section 60B. Every consumer reporting agency which prepares
- 4 consumer credit scores, shall provide to each consumer, at the con-
- 5 sumers' request, a copy of the prepared score for that consumer,
- 6 annually, at no charge to the consumer.