

SENATE NO. 231

AN ACT RELATIVE TO CREDIT DISPUTE RESOLUTION

*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. Clause (b) of section 56 of chapter 93 of the General Laws, as appearing in the 2004
2 Official Edition, is hereby amended by striking the first sentence of the third paragraph, in lines 46 and
3 47, and inserting in place thereof the following:-

4 You have a right to dispute inaccurate information by contacting the credit reporting agency directly,
5 either in writing or by telephone. The credit reporting agency shall provide, upon request, a live
6 representative of the credit reporting agency to assist in dispute resolution.

7 SECTION 2. Section 58 of said chapter 93, as so appearing, is hereby amended, in clause (a), in line
8 17, by deleting the word “writing” and inserting in place thereof the following:-

9 “writing, but shall provide consumers with the option of speaking with a live representative at any
10 time during the dispute resolution process”

11 SECTION 3. Section 58 of said chapter 93, as so appearing, is hereby further amended by inserting
12 after clause (i) the following:-

13 (j) At any time during the dispute process outlined in this act, the consumer shall have the right to
14 request to speak to a live representative from the consumer reporting agency, in an attempt to resolve
15 the dispute. The consumer reporting agency shall maintain a toll-free telephone number available to
16 consumers for such a purpose, and shall notify consumers of its availability.