

LEGISLATIVE BILL 197

Approved by the Governor February 17, 1983

Introduced by Higgins, 9

AN ACT relating to consumer reporting agencies; to require agencies to provide copies of consumer reports as prescribed; and to provide a penalty.

Be it enacted by the people of the State of Nebraska,

Section 1. Any consumer reporting agency doing business in this state which is required to furnish information to a consumer pursuant to 15 U.S.C. sections 1681g to 1681j as they exist on the effective date of this act shall, upon the request of the consumer and at a reasonable charge, provide the consumer with a typewritten or photostatic copy of any consumer report, investigative report, or any credit report or other file information which it has on file or has prepared concerning such consumer, if such consumer has complied with 15 U.S.C. section 1681h as it exists on the effective date of this act. If such report uses a code to convey information about the consumer, the consumer shall be provided with a key to such code. For the purposes of this section, the definitions found in 15 U.S.C. section 1681a as it exists on the effective date of this act shall apply. Any person violating this section shall be guilty of a Class IV misdemeanor.