

By: Strama

H.B. No. 3030

A BILL TO BE ENTITLED

AN ACT

relating to personal identifying information contained in a consumer file maintained by a consumer reporting agency.

BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF TEXAS:

SECTION 1. Chapter 20, Business & Commerce Code, is amended by adding Section 20.021 to read as follows:

Sec. 20.021. CREDIT HEADER INFORMATION. (a) In this section:

(1) "Credit header information" means personal identifying information contained in a consumer file.

(2) "Personal identifying information" means information that alone or in conjunction with other information identifies an individual, including an individual's:

(A) name, social security number, date of birth, or government-issued identification number;

(B) mother's maiden name;

(C) address; or

(D) telephone number.

(b) A consumer reporting agency may provide credit header information only to a person or agency authorized to obtain a consumer report as provided by Section 20.02(a).

SECTION 2. This Act takes effect immediately if it receives a vote of two-thirds of all the members elected to each house, as provided by Section 39, Article III, Texas Constitution. If this

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- 1 Act does not receive the vote necessary for immediate effect, this
- 2 Act takes effect September 1, 2005.