

By: West, Blanco

S.B. No. 584

A BILL TO BE ENTITLED

AN ACT

relating to the responsibility of consumer reporting agencies to ensure compliance with certain consumer reporting laws.

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

SECTION 1. Section 20.05, Business & Commerce Code, is amended by adding Subsection (c-1) to read as follows:

(c-1) A consumer reporting agency that prepares a consumer report using information obtained from another consumer reporting agency or a third party shall ensure that the information obtained is compiled and furnished by the agency in a consumer report in a manner that complies with this section.

SECTION 2. The change in law made by this Act applies only to a consumer report furnished on or after the effective date of this Act.

SECTION 3. This Act takes effect September 1, 2025.