
HOUSE BILL 2199

State of Washington

55th Legislature

1997 Regular Session

By Representatives Gombosky, L. Thomas, Dunshee, Blalock, Ogden, Keiser, Dickerson, Costa and Murray

Read first time 02/26/97. Referred to Committee on Financial Institutions & Insurance.

1 AN ACT Relating to fees for disclosure made to consumers by a
2 consumer reporting agency; and amending RCW 19.182.100.

3 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF WASHINGTON:

4 **Sec. 1.** RCW 19.182.100 and 1993 c 476 s 12 are each amended to
5 read as follows:

6 (1) Except as provided in subsections (2) and (3) of this section,
7 a consumer reporting agency may charge the following fees to the
8 consumer:

9 (a) For making a disclosure under RCW 19.182.070 and 19.182.080,
10 the consumer reporting agency shall not impose any charge for making
11 one disclosure each year, and may charge a fee not exceeding eight
12 dollars for additional disclosures. Beginning January 1, 1995, the
13 eight-dollar charge may be adjusted on January 1st of each year based
14 on corresponding changes in the consumer price index with fractional
15 changes rounded to the nearest half dollar.

16 (b) For furnishing a notification, statement, or summary to a
17 person under RCW 19.182.090(7), the consumer reporting agency may
18 charge a fee not exceeding the charge that the agency would impose on
19 each designated recipient for a consumer report. The amount of any

1 charge must be disclosed to the consumer before furnishing the
2 information.

3 (2) A consumer reporting agency shall make all disclosures under
4 RCW 19.182.070 and 19.182.080 and furnish all consumer reports under
5 RCW 19.182.090 without charge, if requested by the consumer within
6 sixty days after receipt by the consumer of a notification of adverse
7 action under RCW 19.182.110 or of a notification from a debt collection
8 agency affiliated with that consumer reporting agency stating that the
9 consumer's credit rating may be or has been adversely affected.

10 (3) A consumer reporting agency shall not impose any charge for (a)
11 providing notice to a consumer required under RCW 19.182.090, or (b)
12 notifying a person under RCW 19.182.090(7) of the deletion of
13 information that is found to be inaccurate or that can no longer be
14 verified, if the consumer designates that person to the agency before
15 the end of the thirty-day period beginning on the date of notice under
16 RCW 19.182.090(8).

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