S-3599.1

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**SENATE BILL 5863**

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**State of Washington 68th Legislature 2024 Regular Session**

**By** Senators Fortunato, Dozier, Padden, J. Wilson, and L. Wilson

AN ACT Relating to prohibiting credit reporting on delinquent accounts that are designated to a person in a divorce; and amending RCW 19.182.040.

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

**Sec.**  RCW 19.182.040 and 2011 c 333 s 2 are each amended to read as follows:

(1) Except as authorized under subsection (2) of this section, no consumer reporting agency may make a consumer report containing any of the following items of information:

(a) Bankruptcies that, from date of adjudication of the most recent bankruptcy, antedate the report by more than ((~~ten~~)) 10 years;

(b) Suits and judgments that, from date of entry, antedate the report by more than seven years or until the governing statute of limitations has expired, whichever is the longer period;

(c) Paid tax liens that, from date of payment, antedate the report by more than seven years;

(d) Accounts placed for collection or charged to profit and loss that antedate the report by more than seven years;

(e) Records of arrest, indictment, or conviction of an adult for a crime that, from date of disposition, release, or parole, antedate the report by more than seven years;

(f) Juvenile records, as defined in RCW 13.50.010(1)((~~(c)~~)) (d), when the subject of the records is ((~~twenty-one~~)) 21 years of age or older at the time of the report; ((~~and~~))

(g) Any other adverse item of information that antedates the report by more than seven years; and

(h) Individual or joint accounts that are in the name of a person and the financial responsibility of a different person as determined by a dissolution proceeding authorized under chapter 26.09 RCW and the account is in collections or has recorded late installment payments subsequent to the dissolution proceeding.

(2) Subsection (1)(a) through (e) ((~~and~~)), (g), and (h) of this section is not applicable in the case of a consumer report to be used in connection with:

(a) A credit transaction involving, or that may reasonably be expected to involve, a principal amount of ((~~fifty thousand dollars~~)) $50,000 or more;

(b) The underwriting of life insurance involving, or that may reasonably be expected to involve, a face amount of ((~~fifty thousand dollars~~)) $50,000 or more; or

(c) The employment of an individual at an annual salary that equals, or that may reasonably be expected to equal, ((~~twenty thousand dollars~~)) $20,000 or more.

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