

1 **State of Arkansas**  
2 **78th General Assembly**  
3 **Regular Session, 1991**  
4 **By: Senator Fitch**

# A Bill

**SENATE BILL 598**

## For An Act To Be Entitled

8 "AN ACT TO PROVIDE THAT CONSUMER REPORTING AGENCIES SHALL  
9 PROVIDE THEIR CLIENTS WITH THE CREDITOR'S NAME PLUS EITHER  
10 ADDRESS OR SOCIAL SECURITY NUMBER WHEN FURNISHING A  
11 CONSUMER CREDIT REPORT; AND FOR OTHER PURPOSES."

12  
13 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF ARKANSAS:

14  
15 SECTION 1. As used in this act:

16 (1) "Consumer" means an individual;

17 (2) "Consumer report" means any written, oral, or other communication  
18 of any information by a consumer reporting agency bearing on a consumer's  
19 credit worthiness, credit standing, credit capacity, character, general  
20 reputation, personal characteristics, or mode of living which is used or  
21 expected to be used or collected in whole or in part for the purpose of  
22 serving as a factor in establishing the consumer's eligibility for credit or  
23 insurance to be used primarily for personal, family, or household purposes, or  
24 employment purposes, or other purposes authorized by law. The term does not  
25 include:

26 (A) any report containing information solely as to transactions or  
27 experiences between the consumer and the person making the report;

28 (B) any authorization or approval of a specific extension of  
29 credit directly or indirectly by the issuer of a credit card or similar  
30 device; or

31 (C) any report in which a person who has been requested by a third  
32 party to make a specific extension of credit directly or indirectly to a  
33 consumer conveys his decision with respect to such request, if the third party  
34 advises the consumer of the name and address of the person to whom the request  
35 was made and such person makes the disclosures to the consumer required under

