

# PROPOSED AMENDMENT

## HB 1002 # 8

### DIGEST

Utility payment information in credit reports. Prohibits a consumer reporting agency from using a consumer's payment history for utility service for purposes of a consumer report regarding the consumer.

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- 1       Page 29, between lines 41 and 42, begin a new paragraph and insert:  
2       "SECTION 7. IC 24-5-24.8 IS ADDED TO THE INDIANA CODE  
3       AS A NEW CHAPTER TO READ AS FOLLOWS [EFFECTIVE  
4       UPON PASSAGE]:  
5       **Chapter 24.8. Consumer Credit Reporting Agencies**  
6       **Sec. 1. The definitions in IC 24-5-24 apply throughout this**  
7       **chapter.**  
8       **Sec. 2. As used in this chapter, "utility service" means retail:**  
9       (1) electric;  
10       (2) gas;  
11       (3) water; or  
12       (4) wastewater;  
13       service.  
14       **Sec. 3. A consumer reporting agency may not:**  
15       (1) include information regarding a consumer's payment  
16       history for utility service in; or  
17       (2) take a consumer's payment history for utility service into  
18       account for purposes of;  
19       a consumer report regarding the consumer."  
20       Renumber all SECTIONS consecutively.  
      (Reference is to HB 1002 as introduced.)