

## CHAPTER 225

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**PROFESSIONS AND OCCUPATIONS**

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**SENATE BILL 00-132**

BY SENATORS Weddig and Lamborn;  
also REPRESENTATIVES Miller, Bacon, Coleman, Gagliardi, Gordon, Hoppe, Ragsdale, Spradley, and Taylor.

**AN ACT**

CONCERNING INFORMATION PROVIDED TO CONSUMERS BY CONSUMER REPORTING AGENCIES.

*Be it enacted by the General Assembly of the State of Colorado:*

**SECTION 1.** 12-14.3-104 (1) (a), the introductory portion to 12-14.3-104 (2) (a), and 12-14.3-104 (2) (a) (I) and (2) (d), Colorado Revised Statutes, are amended to read:

**12-14.3-104. Disclosures to consumers.** (1) (a) The names of all persons requesting credit information pertaining to the consumer during the prior ~~six-month~~ TWELVE-MONTH period and the date of each request.

(2) (a) A consumer reporting agency shall notify a consumer, by letter sent by first-class mail, that the consumer reporting agency will provide the consumer with a disclosure copy of his or her consumer file at no charge and a toll-free telephone number to call TO PROVIDE THE CONSUMER REPORTING AGENCY WITH THE INFORMATION NECESSARY to request such copy, when one of the following events occurs within a twelve-month period:

(I) The consumer reporting agency has received ~~three~~ EIGHT credit inquiries pertaining to the consumer; or

(d) Any letter mailed to a consumer pursuant to paragraph (a) of this subsection (2) may be a form letter; except that each letter shall advise the consumer of the number and type of events that occurred relating to the consumer that initiated the letter. SUCH LETTER SHALL ALSO INCLUDE A NOTICE OR SEPARATE FORM THE CONSUMER MAY COMPLETE AND RETURN TO THE CONSUMER REPORTING AGENCY TO REQUEST A FREE COPY OF SUCH CONSUMER'S CREDIT REPORT.

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*Capital letters indicate new material added to existing statutes; dashes through words indicate deletions from existing statutes and such material not part of act.*

**SECTION 2. Effective date.** This act shall take effect January 1, 2001, unless a referendum petition is filed during the ninety-day period after final adjournment of the general assembly that is allowed for submitting a referendum petition pursuant to article V, section 1 (3) of the state constitution. If such a referendum petition is filed against this act or an item, section, or part of this act within such period, then the act, item, section, or part, shall take effect on the specified date only if approved by the people.

Approved: May 26, 2000