

may be furnished; prohibiting the report of certain obsolete information; providing for disclosure of investigative consumer reports; establishing compliance procedures, disclosures to consumers and conditions of disclosure to consumers; procedures in case of disputed accuracy, charges for disclosures; providing for public record information for employment purposes, restrictions on investigative consumer reports and requirements on users of consumer reports; establishing civil and criminal liability, and complaint procedures; providing for enforcement; and generally referring to regulation of consumer credit reporting agencies.

BY adding to

Article - Commercial Law
 Section 14-1201 through 14-[[1215]] 1218, inclusive,
 to be under the new subtitle "Subtitle 12.
 Consumer Credit Reporting Agencies"
 Annotated Code of Maryland
 (1975 Volume and 1975 Supplement)

SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND, That new Sections 14-1201 through 14-[[1215]] 1218, inclusive, to be under the new subtitle "Subtitle 12. Consumer Credit Reporting Agencies" be and they are hereby added to Article - Commercial Law, of the Annotated Code of Maryland (1975 Volume and 1975 Supplement) to read as follows:

Article - Commercial Law

SUBTITLE 12. CONSUMER CREDIT REPORTING AGENCIES

14-1201. DEFINITIONS.

(A) IN THIS SUBTITLE THE FOLLOWING WORDS HAVE THE MEANINGS INDICATED.

(B) PERSON.

"PERSON" INCLUDES AN INDIVIDUAL, CORPORATION, GOVERNMENT OR GOVERNMENTAL SUBDIVISION OR AGENCY, BUSINESS TRUST, ESTATE, TRUST, PARTNERSHIP, ASSOCIATION, TWO OR MORE PERSONS HAVING A JOINT OR COMMON INTEREST, AND ANY OTHER LEGAL OR COMMERCIAL ENTITY.

(C) CONSUMER.

(1) "CONSUMER" MEANS AN INDIVIDUAL.

(D) CONSUMER REPORT.

(1) "CONSUMER REPORT" MEANS ANY WRITTEN, ORAL, OR OTHER COMMUNICATION OF ANY INFORMATION BY A CONSUMER REPORTING AGENCY BEARING ON A CONSUMER'S CREDIT