

THE GENERAL ASSEMBLY OF PENNSYLVANIA

HOUSE BILL

No. 1206 Session of  
2005

INTRODUCED BY BISHOP, GEORGE, YOUNGBLOOD, THOMAS, BELFANTI,  
GRUCELA, HENNESSEY, BELARDI, BIANCUCCI, JAMES, CALTAGIRONE,  
KIRKLAND, LEACH, DeWEESE, STABACK, FABRIZIO AND TIGUE,  
MARCH 30, 2005

REFERRED TO COMMITTEE ON CONSUMER AFFAIRS, MARCH 30, 2005

AN ACT

1 Amending the act of March 28, 2000 (P.L.23, No.7), entitled "An  
2 act establishing the Fair Credit Extension Uniformity Act;  
3 and providing for debt collection trade practices and  
4 penalties," further providing for unfair and deceptive acts  
5 and practices.

6 The General Assembly of the Commonwealth of Pennsylvania  
7 hereby enacts as follows:

8 Section 1. Section 4(b) of the act of March 28, 2000  
9 (P.L.23, No.7), known as the Fair Credit Extension Uniformity  
10 Act, is amended by adding paragraphs to read:

11 Section 4. Unfair or deceptive acts or practices.

12 \* \* \*

13 (b) By creditors.--With respect to debt collection  
14 activities of creditors in this Commonwealth, it shall  
15 constitute an unfair or deceptive debt collection act or  
16 practice under this act if a creditor violates any of the  
17 following provisions:

18 \* \* \*

1       (7) A creditor shall verify the identity of each  
2       consumer who owes a debt to the creditor. This paragraph  
3       includes name, address, contracting of debt and any other  
4       identifying information.

5       (8) A creditor shall assure that national credit bureaus  
6       are provided with accurate information concerning each  
7       consumer who owes a debt to the creditor.

8       \* \* \*

9       Section 2. This act shall take effect in 60 days.