

THE GENERAL ASSEMBLY OF PENNSYLVANIA

HOUSE BILL

No. 455 Session of 2009

INTRODUCED BY BISHOP, CALTAGIRONE, COHEN, FRANKEL, GEORGE, HENNESSEY, PRESTON, SIPTROTH, SOLOBAY, STABACK, WALKO AND YOUNGBLOOD, FEBRUARY 13, 2009

REFERRED TO COMMITTEE ON CONSUMER AFFAIRS, FEBRUARY 13, 2009

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 (P.L.
9 23, No.7), known as the Fair Credit Extension Uniformity Act, is
10 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 * * *

19 (7) A creditor shall verify the identity of each

1 consumer who owes a debt to the creditor. The verification
2 shall include the name, address, contracting of debt and any
3 other identifying information of the consumer.

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

7 * * *

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