

88 (i) provided by a consumer to another person;
89 (ii) resulting from any transaction with the consumer or any service performed for the
90 consumer; or

91 (iii) otherwise obtained by another person.

92 (b) "Personal information" does not include:

93 (i) publicly available information, as that term is defined by the regulations prescribed
94 under 15 U.S.C. Sec. 6804; or

95 (ii) any list, description, or other grouping of consumers, and publicly available
96 information pertaining to the consumers, that is derived without using any nonpublic personal
97 information.

98 (c) Notwithstanding Subsection [~~(5)~~] (14)(b), "personal information" includes any list,
99 description, or other grouping of consumers, and publicly available information pertaining to
100 the consumers, that is derived using any nonpublic personal information other than publicly
101 available information.

102 [~~(6)~~] (15) "Proper identification" has the same meaning as in 15 U.S.C. Sec.
103 1681h(a)(1), and includes:

104 (a) the consumer's full name, including first, last, and middle names and any suffix;

105 (b) any name the consumer previously used;

106 (c) the consumer's current and recent full addresses, including street address, any
107 apartment number, city, state, and ZIP code;

108 (d) the consumer's Social Security number; and

109 (e) the consumer's date of birth.

110 (16) "Requesting entity" means a person that requests or obtains an individual's credit
111 report or credit score for a purpose other than the extension of credit, including a consumer
112 credit counseling agency, credit counselor, housing counselor, lessor, ~~H~~→ [insurer,] ←~~H~~ or
112a employer.

113 [~~(7)~~] (17) "Security freeze" means a prohibition, consistent with Section 13-45-201, on
114 a consumer reporting agency's furnishing of a consumer's credit report to a third party intending
115 to use the credit report to determine the consumer's eligibility for credit.

116 Section 2. Section 13-45-501 is enacted to read:

117 **Part 5. Credit Score Disclosure Requirements**

118 **13-45-501. Title.**

150 requesting entity receives a consumer's credit score, the requesting entity shall give the
 151 consumer a written disclosure that states:

- 152 (a) the name of the consumer reporting agency that calculated the credit score;
 153 (b) the unique name associated with the algorithm used to generate the credit score;
 154 and
 155 (c) the consumer's credit score.

156 (2) ~~H~~→ [(a) ~~An insurer shall disclose a consumer's credit score in accordance with~~
 157 Subsection (1) within three days after the day on which:

- 158 —— (i) ~~the consumer purchases insurance coverage from the insurer; or~~
 159 —— (ii) ~~the insurer denies the consumer's request for an insurance policy.~~

160 —— ~~(b)~~ ←~~H~~ A lessor shall disclose a consumer's credit score in accordance with Subsection (1)
 161 within three days after the day on which:

- 162 ~~H~~→ [(i)] (a) ←~~H~~ the lessor denies the consumer's application for a lease; or
 163 ~~H~~→ [(ii)] (b) ←~~H~~ the consumer and the lessor enter into a lease agreement.

164 (3) A consumer reporting agency may not refuse to sell a consumer's credit score to a
 165 requesting entity because the requesting entity is required to disclose the credit score to the
 166 consumer under Subsection (1).

167 Section 5. Section **13-45-601**, which is renumbered from Section 13-45-401 is
 168 renumbered and amended to read:

Part 6. Enforcement

170 ~~[13-45-401].~~ **13-45-601. Enforcement.**

171 (1) The attorney general may enforce this chapter's provisions.

172 (2) A person [~~who~~] that violates [~~this chapter's provisions~~] a provision from Section
 173 13-45-201, 13-45-202, 13-45-203, 13-45-204, 13-45-205, or 13-45-301 is subject to a civil fine
 174 of:

175 (a) no greater than \$2,500 for a violation or series of violations concerning a specific
 176 consumer; and

177 (b) no greater than \$100,000 in the aggregate for related violations concerning more
 178 than one consumer.

179 (3) A person that violates Section 13-45-502 or 13-45-503 is subject to a civil fine of:

180 (a) no less than \$1,000 per violation; and