

1                   **CONSUMER CREDIT PROTECTION AMENDMENTS**

2                                   2024 GENERAL SESSION

3                                   STATE OF UTAH

4                                   **Chief Sponsor: Kera Birkeland**

5                                   Senate Sponsor: Curtis S. Bramble

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7 **LONG TITLE**

8 **General Description:**

9                   This bill amends the Credit Services Organizations Act.

10 **Highlighted Provisions:**

11                   This bill:

12                   ▶ requires consumer credit services organizations to disclose certain information  
13 when providing a credit report to a buyer; and

14                   ▶ defines terms.

15 **Money Appropriated in this Bill:**

16                   None

17 **Other Special Clauses:**

18                   None

19 **Utah Code Sections Affected:**

20 ENACTS:

21                   **13-21-7.5**, Utah Code Annotated 1953

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23 *Be it enacted by the Legislature of the state of Utah:*

24                   Section 1. Section **13-21-7.5** is enacted to read:

25                   **13-21-7.5. Required disclosures.**

26                   (1) As used in this section:

27                   (a) "Consumer reporting agency" means the same as that term is defined in Section



28 [13-45-102.](#)

29 (b) "Credit report" means the same as that term is defined in Section [13-45-102.](#)

30 (c) "Credit score" means the same as that term is defined in Section [31A-22-320.](#)

31 (2) When a consumer credit services organization provides a credit report to a buyer,

32 the credit services organization shall provide to the buyer a written disclosure that identifies:

33 (a) the consumer reporting agency providing the information in the report;

34 (b) the name of the credit score model used by the credit reporting agency to calculate

35 the credit score; and

36 (c) the minimum and maximum possible scores under the credit score model used by

37 the credit reporting agency in the credit report.

38 Section 2. **Effective date.**

39 This bill takes effect on May 1, 2024.