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THE GENERAL ASSEMBLY OF PENNSYLVANIA

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HOUSE BILL

No. 596 Session of  
2013

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INTRODUCED BY BISHOP, THOMAS AND COHEN, FEBRUARY 8, 2013

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REFERRED TO COMMITTEE ON CONSUMER AFFAIRS, FEBRUARY 8, 2013

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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  
20 consumer who owes a debt to the creditor. The verification

1 shall include the name, address, contracting of debt and any  
2 other identifying information of the consumer.

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

6 \* \* \*

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