

1 STATE OF OKLAHOMA

2 1st Session of the 60th Legislature (2025)

3 SENATE BILL 584

By: Wingard

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5  
6 AS INTRODUCED

7 An Act relating to consumer credit; defining terms;  
8 requiring the consent of consumer before requesting a  
9 consumer credit report; requiring the Department of  
10 Consumer Credit to make available certain form;  
11 requiring the Commission on Consumer Credit to  
12 prescribe certain form; providing for codification;  
13 and providing an effective date.

14 BE IT ENACTED BY THE PEOPLE OF THE STATE OF OKLAHOMA:

15 SECTION 1. NEW LAW A new section of law to be codified  
16 in the Oklahoma Statutes as Section 1-112 of Title 14A, unless there  
17 is created a duplication in numbering, reads as follows:

18 A. As used in this section:

19 1. "Consumer" shall have the same meaning as the term is  
20 defined in 15 U.S.C., Section 1681a(c);

21 2. "Consumer report" shall have the same meaning as the term is  
22 defined in 15 U.S.C., Section 1681a(d)(1), except that the term  
23 shall not include a consumer report requested by an employer for  
24 employment purposes; and

1 3. "Consumer reporting agency" shall have the same meaning as  
2 the term is defined in 15 U.S.C., Section 1681a(f).

3 B. On and after January 1, 2026, no person or entity shall  
4 request a consumer report from a consumer reporting agency for the  
5 purposes of facilitating a credit or insurance transaction, without  
6 obtaining signed consent on a form provided in subsection C of this  
7 section, if the request will affect the credit score or the credit  
8 report of the consumer.

9 C. Before January 1, 2026, the Department of Consumer Credit  
10 shall make available online a form, as prescribed by the Commission  
11 on Consumer Credit, for consumer disclosure and the consent of the  
12 consumer authorizing the request to obtain a consumer report. The  
13 form shall contain:

14 1. A section requiring the identifying information of the  
15 person or entity requesting the consumer report of the consumer and  
16 the reason for obtaining the consumer report;

17 2. A section in which the consumer provides his or her name and  
18 signature consenting to the furnishing of the consumer report; and

19 3. A statement of disclosure describing what the consumer  
20 report entails and the effect it will have on the credit score and  
21 the consumer report of the consumer.

22 SECTION 2. This act shall become effective November 1, 2025.  
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