
THE GENERAL ASSEMBLY OF PENNSYLVANIA

SENATE BILL

No. 1251 Session of
2014

INTRODUCED BY STACK, FONTANA, SCHWANK, SMITH, WILLIAMS, SOLOBAY
AND FARNESE, FEBRUARY 28, 2014

REFERRED TO CONSUMER PROTECTION AND PROFESSIONAL LICENSURE,
FEBRUARY 28, 2014

AN ACT

1 Amending Title 18 (Crimes and Offenses) of the Pennsylvania
2 Consolidated Statutes, in trade and commerce, providing for
3 the offense of providing false consumer information to
4 consumer reporting agency.

5 The General Assembly of the Commonwealth of Pennsylvania
6 hereby enacts as follows:

7 Section 1. Title 18 of the Pennsylvania Consolidated
8 Statutes is amended by adding a section to read:

9 § 7332. Providing false consumer information to consumer
10 reporting agency.

11 (a) Offense defined.--No person shall provide consumer
12 information that:

13 (1) is inaccurate, incomplete or incapable of being
14 verified about a consumer; and

15 (2) has the effect of lowering the credit rating of the
16 consumer

17 to a consumer reporting agency for use in a consumer report
18 relating to the consumer.

1 (b) Penalty.--A person who commits a violation of this
2 section commits a misdemeanor of the third degree and shall,
3 upon conviction, be sentenced to pay a fine of \$1,000 for each
4 violation.

5 (c) Definitions.--The words and phrases used in this section
6 shall have the same meaning given to them in the Fair Credit
7 Reporting Act (Public Law 91-508, 15 U.S.C. §1681 et seq.).

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