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**SENATE BILL 5863**

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**State of Washington**

**68th Legislature**

**2024 Regular Session**

**By** Senator Fortunato

Prefiled 12/18/23.

1 AN ACT Relating to prohibiting credit reporting on delinquent  
2 accounts that are designated to a person in a divorce; and amending  
3 RCW 19.182.040.

4 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF WASHINGTON:

5 **Sec. 1.** RCW 19.182.040 and 2011 c 333 s 2 are each amended to  
6 read as follows:

7 (1) Except as authorized under subsection (2) of this section, no  
8 consumer reporting agency may make a consumer report containing any  
9 of the following items of information:

10 (a) Bankruptcies that, from date of adjudication of the most  
11 recent bankruptcy, antedate the report by more than (~~ten~~) 10 years;

12 (b) Suits and judgments that, from date of entry, antedate the  
13 report by more than seven years or until the governing statute of  
14 limitations has expired, whichever is the longer period;

15 (c) Paid tax liens that, from date of payment, antedate the  
16 report by more than seven years;

17 (d) Accounts placed for collection or charged to profit and loss  
18 that antedate the report by more than seven years;

19 (e) Records of arrest, indictment, or conviction of an adult for  
20 a crime that, from date of disposition, release, or parole, antedate  
21 the report by more than seven years;

1 (f) Juvenile records, as defined in RCW 13.50.010(1) ~~((e))~~ (d),  
2 when the subject of the records is ~~((twenty-one))~~ 21 years of age or  
3 older at the time of the report; ~~((and))~~

4 (g) Any other adverse item of information that antedates the  
5 report by more than seven years; and

6 (h) Individual or joint accounts that are in the name of a person  
7 and the financial responsibility of a different person as determined  
8 by a dissolution proceeding authorized under chapter 26.09 RCW and  
9 the account is in collections or has recorded late installment  
10 payments subsequent to the dissolution proceeding.

11 (2) Subsection (1)(a) through (e) ~~((and))~~, (g), and (h) of this  
12 section is not applicable in the case of a consumer report to be used  
13 in connection with:

14 (a) A credit transaction involving, or that may reasonably be  
15 expected to involve, a principal amount of ~~((fifty thousand dollars))~~  
16 \$50,000 or more;

17 (b) The underwriting of life insurance involving, or that may  
18 reasonably be expected to involve, a face amount of ~~((fifty thousand~~  
19 ~~dollars))~~ \$50,000 or more; or

20 (c) The employment of an individual at an annual salary that  
21 equals, or that may reasonably be expected to equal, ~~((twenty~~  
22 ~~thousand dollars))~~ \$20,000 or more.

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