

GENERAL ASSEMBLY OF NORTH CAROLINA
SESSION 2015

FILED SENATE
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S.B. 357
PRINCIPAL CLERK

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SENATE DRS15125-MD-4 (10/20)

Short Title: Prohibit Improper Reporting to Credit Agency. (Public)

Sponsors: Senator Bingham (Primary Sponsor).

Referred to:

1 A BILL TO BE ENTITLED
2 AN ACT TO REQUIRE THAT DEBT COLLECTORS AND COLLECTION AGENCIES
3 CORRECT INACCURATE INFORMATION REPORTED TO CREDIT AGENCIES.

4 The General Assembly of North Carolina enacts:

5 SECTION 1. Article 2 of Chapter 75 of the General Statutes is amended by adding
6 a new section to read:

7 "**§ 75-57. Duty to correct incorrect information reported to credit reporting agencies.**

8 A debt collector shall have a duty to verify the accuracy of, and to correct any incorrect
9 information in, any report made by the debt collector to a credit reporting agency upon
10 notification by a consumer that the information is incorrect. Failure to comply with this section
11 within 60 days of receipt of written notification from a consumer that the debt collector has
12 included inaccurate information in a report to a credit reporting agency shall be an unfair and
13 deceptive trade practice under G.S. 75-1.1."

14 SECTION 2. Article 70 of Chapter 58 of the General Statutes is amended by
15 adding a new Part to read:

16 "Part 6. Miscellaneous Provisions.

17 "**§ 58-70-170. Duty to correct incorrect information reported to credit reporting agencies.**

18 A collection agency shall have a duty to verify the accuracy of, and to correct any incorrect
19 information in, any report made by the collection agency to a credit reporting agency upon
20 notification by a debtor that the information is incorrect. Failure to comply with this section
21 within 60 days of receipt of written notification from a debtor that the collection agency has
22 included inaccurate information in a report to a credit reporting agency shall be an unfair and
23 deceptive trade practice under G.S. 75-1.1."

24 SECTION 3. This act becomes effective October 1, 2015.

