



93RD GENERAL ASSEMBLY
State of Illinois
2003 and 2004

Introduced 02/09/04, by Karen May

SYNOPSIS AS INTRODUCED:

815 ILCS 505/200 new

Amends the Consumer Fraud and Deceptive Business Practices Act. Provides that a person who obtains a social security number from a consumer for the purpose of obtaining a consumer credit report with regard to that consumer shall remove the consumer's social security number from the person's records promptly after the person obtains the consumer credit report, except as otherwise specified. Provides that a violation is an unlawful practice under the Act.

LRB093 18007 WGH 43691 b

1 AN ACT concerning business transactions.

2 **Be it enacted by the People of the State of Illinois,**
3 **represented in the General Assembly:**

4 Section 5. The Consumer Fraud and Deceptive Business
5 Practices Act is amended by adding Section 200 as follows:

6 (815 ILCS 505/200 new)

7 Sec. 200. Social security number; obtaining a consumer
8 credit report.

9 (a) If a person obtains a social security number from a
10 consumer for the purpose of obtaining a consumer credit report
11 with regard to that consumer, the person shall remove the
12 consumer's social security number from the person's records
13 promptly after the person obtains the consumer credit report.
14 Any person who violates this Section commits an unlawful
15 practice within the meaning of this Act.

16 (b) Nothing in this Section shall be construed to prohibit
17 the retention of a consumer's social security number by a
18 person who obtains a social security number from a consumer for
19 the purpose of obtaining a consumer credit report with regard
20 to that consumer if: (1) the person is required to retain the
21 consumer's social security number in accordance with any law,
22 rule, or regulation or (2) a contract or agreement entered into
23 before the the effective date of this amendatory Act of the
24 93rd General Assembly authorized the person to retain the
25 consumer's social security number.