**A** **BILL**

TO AMEND THE CODE OF LAWS OF SOUTH CAROLINA, 1976, BY ADDING SECTION 37‑20‑135 SO AS TO REQUIRE EACH CONSUMER REPORTING AGENCY TO PROVIDE THE CONSUMER WITH ONE DISCLOSURE COPY OF HIS OR HER FILE PER MONTH AT NO CHARGE.

Be it enacted by the General Assembly of the State of South Carolina:

SECTION 1. The General Assembly finds:

(1) millions of Americans each year have their personally identifying information misused causing billions of dollars worth of financial loss;

(2) South Carolinians are even more vulnerable to identity theft due to the breach in the South Carolina Department of Revenue computer systems in 2012, leading to the ultimate theft of more than six million of the state’s taxpayers’ most sensitive pieces of personal identifying information;

(3) cyber security professionals maintain that early detection is key in mitigating the effects of identity theft;

(4) given that cyber criminals are making unprecedented efforts to fraudulently use the personally identifying information of others, South Carolinians need to remain vigilant as to their consumer files;

(5) consumers need access to their consumer files with as few impediments as possible; and

(6) requiring a consumer reporting agency to provide the consumer with one free disclosure copy of his or her file per month will protect this State’s citizens by reducing the burden to identity awareness thereby reducing pecuniary loss.

SECTION 2. Chapter 20, Title 37 of the 1976 Code is amended by adding:

“Section 37‑20‑135. Each consumer reporting agency shall, upon request of a consumer, provide the consumer with one disclosure copy of his or her file per month at no charge. If the consumer requests more than one disclosure copy of his or her file per month, the consumer reporting agency may charge the consumer a reasonable fee for each additional disclosure copy.”

SECTION 3. This act takes effect upon approval by the Governor.

‑‑‑‑XX‑‑‑‑