

## Session 114 - (2001-2002)

**H 3852 General Bill, By J.E. Smith**

***Similar (S 0545)***

**Summary:** Fair Credit Reporting Act, Consumer Affairs, Banks and Savings and Loan Associations, Acts Cited By Popular Name

A BILL TO AMEND TITLE 15, CODE OF LAWS OF SOUTH CAROLINA, 1976, RELATING TO CIVIL REMEDIES AND PROCEDURES, BY ADDING CHAPTER 46 SO AS TO ENACT THE SOUTH CAROLINA FAIR CREDIT REPORTING ACT, TO PROVIDE THAT UNFAIR METHODS OF REPORTING CREDIT HISTORY AND UNFAIR OR DECEPTIVE ACTS IN THE CONDUCT OF CREDIT REPORTING ARE UNLAWFUL, TO PROVIDE THAT THE FEDERAL FAIR CREDIT REPORTING ACT AS INTERPRETED BY THE FEDERAL TRADE COMMISSION AND FEDERAL COURTS SHALL FURNISH GUIDANCE IN CONSTRUING THIS ACT, TO PROVIDE PENALTIES FOR WILFUL AND NEGLIGENT NONCOMPLIANCE WITH THE TERMS OF THE ACT, TO PROVIDE FOR THE JURISDICTION OF THE STATE COURTS TO HEAR ACTIONS BROUGHT PURSUANT TO THIS ACT, AND TO PROVIDE, WITH EXCEPTIONS, A TWO-YEAR STATUTE OF LIMITATIONS TO SEEK RELIEF PURSUANT TO THIS ACT.

**03/29/01 House Introduced and read first time HJ-14**

**03/29/01 House Referred to Committee on Judiciary HJ-14**