**A** **BILL**

TO AMEND THE CODE OF LAWS OF SOUTH CAROLINA, 1976, BY ADDING SECTION 37‑20‑175 SO AS TO PROVIDE THAT EACH CONSUMER REPORTING AGENCY DOING BUSINESS IN THIS STATE, UPON REQUEST OF A CONSUMER, SHALL PROVIDE THE CONSUMER WITH ONE COPY OF THE CONSUMER’S CREDIT REPORT PER MONTH AT NO CHARGE, TO PROVIDE THAT IF THE CONSUMER REQUESTS MORE THAN ONE COPY PER MONTH, THE CONSUMER REPORTING AGENCY MAY CHARGE THE CONSUMER A REASONABLE FEE FOR EACH ADDITIONAL COPY, AND TO PROVIDE PENALTIES FOR A VIOLATION.

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

SECTION 1. Chapter 20, Title 37 of the 1976 Code is amended by adding:

“Section 37‑20‑175. (A) Each consumer reporting agency doing business in this State, upon request of a consumer, shall provide the consumer with one copy of the consumer’s credit report per month at no charge. If the consumer requests more than one copy per month, the consumer reporting agency may charge the consumer a reasonable fee for each additional copy.

(B) The Department of Consumer Affairs shall enforce the requirements of this section and failure to comply with these requirements subjects the violator to the penalty provisions of Section 37‑20‑200.”

SECTION 2. This act takes effect upon approval by the Governor.

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