that the dispute by the consumer is frivolous or irrelevant. If after [on] reinvestigation the information is found to be inaccurate or can no longer be verified, the consumer reporting agency shall promptly delete the information. The presence of contradictory information in the consumer's file does not in and of itself constitute reasonable grounds for believing the dispute is frivolous or irrelevant.

(b) If the reinvestigation does not resolve the dispute, the consumer may file a brief statement setting forth the nature of the dispute. The consumer reporting agency may limit statements to not more than [one hundred] 100 words if it provides the consumer with assistance in writing a clear summary of the dispute.

14-1209.

A consumer reporting agency shall make all disclosures pursuant to § 14-1206 of this subtitle and furnish all consumer reports pursuant to § 14-1208 (d) of this subtitle without charge to the consumer if, within [thirty] 30 days after receipt by such consumer of a notification pursuant to  $\frac{5}{8}$  14-1212 of this subtitle or notification from a debt collection agency affiliated with such consumer reporting agency stating that the consumer's credit rating may be or has been adversely affected, the consumer makes a request under § 14-1206 or 14-1208 (d) of this title. Otherwise, the consumer reporting agency may impose a reasonable charge on the consumer for making disclosure to such consumer pursuant to § 14-1206 of this subtitle, the charge for which shall be indicated to the consumer prior to making disclosure; and for furnishing notification, statements, summaries, or codifications to persons designated by the consumer pursuant to § 14-1208 (d) of this subtitle, the charge for which shall be indicated to the consumer prior to furnishing such information and shall not exceed the charge that the consumer reporting agency would impose on each designated recipient for a consumer report except that no charge may be made for notifying such persons of the deletion of information which is found to be inaccurate or which can no longer be verified.

## 14-1210.

- A consumer reporting agency which furnishes a consumer report for employment purposes and which for that [purposes] PURPOSE compiles and reports items of information on consumers which are matters of public record and are likely to have an adverse effect upon a consumer's ability to obtain employment shall
- (1) At the time public record information is reported to the user of consumer report, notify the consumer of the fact that public record information is being reported by the consumer reporting agency, together with the name and address of the person to whom the