

contained the deleted or disputed information. {The consumer reporting agency shall clearly and conspicuously disclose to the consumer his rights to make such a request. The disclosure shall be made at or prior to the time the information is deleted or the consumer's statement regarding the disputed information is received.}

14-1219.

~~(A) A PERSON WHO PROVIDES ANY ADVERSE INFORMATION ABOUT A CONSUMER BEARING UPON THE CONSUMER'S CREDITWORTHINESS, CREDIT STANDING, CREDIT CAPACITY, CHARACTER, GENERAL REPUTATION, PERSONAL CHARACTERISTICS, OR MODE OF LIVING TO A CREDIT REPORTING AGENCY OR TO A USER SHALL WITHIN 5 BUSINESS DAYS MAIL WRITTEN NOTICE TO THE CONSUMER CONTAINING A COMPLETE AND ACCURATE DISCLOSURE OF THE NATURE AND SCOPE OF THE INFORMATION PROVIDED.~~

~~(B) A PERSON MAY NOT BE DEEMED TO BE IN VIOLATION OF THIS SECTION IF THE PERSON SHOWS BY A PREPONDERANCE OF THE EVIDENCE THAT, AT THE TIME THE INFORMATION WAS PROVIDED, THE PERSON MAINTAINED REASONABLE PROCEDURES TO ASSURE THE ACCURACY, COMPLETENESS, AND TIMELINESS OF THE INFORMATION PROVIDED.~~

~~(C) A VIOLATION OF THIS SECTION SHALL BE DEEMED TO BE AN UNFAIR AND DECEPTIVE TRADE PRACTICE.~~

SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect July 1, 1991.

Approved May 14, 1991.

CHAPTER 413

(House Bill 877)

AN ACT concerning

State Commission on Infant Mortality

FOR the purpose of creating an independent State Commission on Infant Mortality (Commission); specifying that the Commission shall be located in the Office of Children, Youth, and Families for certain purposes; specifying the membership, purpose, and duties of the Commission; specifying the appointment and terms of the members, quorum requirements, reimbursement requirements, and operating procedures of the Commission; requiring the Commission to hire a Director subject to certain conditions; specifying the duties of the Director; defining certain terms; specifying that certain records or files are confidential and not discoverable or admissible in evidence in certain actions; providing certain exceptions; repealing the provisions of law that established the State Advisory Council on Infant Mortality;