- 2. INFORMING THE CONSUMER THAT THE CONSUMER REPORT IS ACCESSIBLE TO BUSINESSES AND IS USED EXTENSIVELY BY BUSINESSES TO DETERMINE THE CONSUMER'S CREDIT WORTHINESS;
- 3. REQUESTING THE CONSUMER TO REVIEW THE CONSUMER REPORT FOR ACCURACY; AND
- 4. <u>LISTING THE ADDRESS AND TELEPHONE NUMBER</u>
  OF THE CONSUMER REPORTING AGENCY FOR CONSUMER INQUIRIES AND CORRECTION REQUESTS.
- (4) A CONSUMER REPORTING AGENCY MAY NOT IMPOSE A FEE UPON A CONSUMER FOR A REPORT PROVIDED UNDER THIS SUBSECTION.
- (a) (B) (a) [Every] EXCEPT AS PROVIDED IN SUBSECTION (A) OF THIS SECTION. A consumer reporting agency shall, upon request [in person] and proper identification of [any] A consumer, provide the consumer [an]:
- (1) AND exact copy of any file on that consumer except any part of the file which contains medical information[, together, with a];
- (2) A written explanation of codes or trade language used [. The consumer reporting agency may charge a reasonable fee not to exceed \$5 to the consumer for copying the report.]; AND
  - (3) THE NAME, ADDRESS, AND TELEPHONE NUMBER OF:
- (I) THE PERSON WHO FURNISHED THE INFORMATION CONTAINED IN THE CONSUMER FILE; AND
- (II) A RECIPIENT OF A CONSUMER REPORT ON THE CONSUMER FURNISHED:
- 1. FOR EMPLOYMENT PURPOSES WITHIN 2 YEARS BEFORE THE CONSUMER'S REQUEST; AND
- 2. FOR ANY OTHER PURPOSE WITHIN 1 YEAR BEFORE THE CONSUMER'S REQUEST.
- (B) (1) A CONSUMER REPORTING AGENCY THAT RECEIVES INFORMATION LIKELY TO BE ADVERSE TO THE INTERESTS OF A CONSUMER SHALL PROVIDE WRITTEN NOTICE TO THE CONSUMER WITHIN 30 DAYS AFTER THE CONSUMER REPORTING AGENCY RECEIVES THE INFORMATION:
- (2) THE NOTICE REQUIRED UNDER PARAGRAPH (1) OF THIS SUBSECTION SHALL CONTAIN:
- (I) THE NAME, ADDRESS, AND TELEPHONE NUMBER OF THE PERSON SUBMITTING THE INFORMATION;