

GENERAL ASSEMBLY OF NORTH CAROLINA  
SESSION 2015

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SENATE BILL 357

Short Title: Prohibit Improper Reporting to Credit Agency. (Public)

Sponsors: Senators Bingham (Primary Sponsor); B. Jackson, Lee, Robinson, and Waddell.

Referred to: Rules and Operations of the Senate.

March 24, 2015

A BILL TO BE ENTITLED

AN ACT TO REQUIRE THAT DEBT COLLECTORS AND COLLECTION AGENCIES  
CORRECT INACCURATE INFORMATION REPORTED TO CREDIT AGENCIES.

The General Assembly of North Carolina enacts:

**SECTION 1.** Article 2 of Chapter 75 of the General Statutes is amended by adding a new section to read:

**"§ 75-57. Duty to correct incorrect information reported to credit reporting agencies.**

A debt collector shall have a duty to verify the accuracy of, and to correct any incorrect information in, any report made by the debt collector to a credit reporting agency upon notification by a consumer that the information is incorrect. Failure to comply with this section within 60 days of receipt of written notification from a consumer that the debt collector has included inaccurate information in a report to a credit reporting agency shall be an unfair and deceptive trade practice under G.S. 75-1.1."

**SECTION 2.** Article 70 of Chapter 58 of the General Statutes is amended by adding a new Part to read:

"Part 6. Miscellaneous Provisions.

**"§ 58-70-170. Duty to correct incorrect information reported to credit reporting agencies.**

A collection agency shall have a duty to verify the accuracy of, and to correct any incorrect information in, any report made by the collection agency to a credit reporting agency upon notification by a debtor that the information is incorrect. Failure to comply with this section within 60 days of receipt of written notification from a debtor that the collection agency has included inaccurate information in a report to a credit reporting agency shall be an unfair and deceptive trade practice under G.S. 75-1.1."

**SECTION 3.** This act becomes effective October 1, 2015.

