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also happens sometimes when women are newly widowed or newly divorced. If, in fact, all of their "financials" have been in their husband's name, they may not have a credit card in their name, and so they could have an adverse decision without the protection of LB 487 passing. Then it says that they couldn't have an adverse action because of a lack of credit information. That's more than just having a credit card. That's information. Maybe the data bank is empty. We don't know why. Maybe she's changed her name. She married or she divorced and changed her name so that data bank, for some reason, has a void. Or maybe in fact, like the case I read you earlier, an American citizen has been out of the country and has been working elsewhere and so he does not have a recent credit information there on file. There could be a number of reasons why it's not there. It could be someone who is a new citizen to our country and, therefore, they would not have credit information. It would not allow an adverse action based just on the lack of that information. And then it would not allow adverse actions based on credit scores that were calculated more than 90 days prior to decision. Why? Well, because we want to make sure they're using the most recent, accurate information. We don't want them using something from two years ago...

SPEAKER BRÖMM: One minute.

SENATOR REDFIELD: ...because, in fact, someone may really have cleaned up their act and straightened out a lot of things, so we want to make sure it's not old. Then we want to make sure that it doesn't go back in history more than 36 months, because, in fact, you may have had some real problems in the past but you've fixed them and we don't want them held against you. So the group agreed, and there was a lot of haggle back and forth on how old it should be, how much time, because when you have more years it allows a little more averaging for a bad year. Thirty-six months was the agreeable factor. And then also credit inquiries, it says it limits the use of credit inquiries. If you request your credit information just to check and make sure you haven't been a victim of identity theft, to make sure it's accurate, we don't want that held against you. If you're applying for an auto loan or a house loan or rental, we want to make sure that's not held against you. That's not something