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streamlined. Mandating a time frame for them to correct it at their end, I...you're right, that it outside the scope of our bill and actually our powers as a state. But that's why it was important to build in the refund portion so that, in fact, no matter how long it took, they could go back and recoup that money.

SENATOR PREISTER: And that is...

SPEAKER BROMM: One minute.

SENATOR PREISTER: ...a good provision and I do appreciate that. I did want to make sure that on the record that, for those that may be listening, that they know I, at least, and I think this body would like to see more accuracy reports, that's there's increased responsiveness by the credit reporting agencies to reduce errors, to make sure information is there, fair, and is accurate. And that's the goal of what you're attempting to do in your legislation. It's the goal that I had in the bill that I had introduced, LB 693, that would have completely banned the use of credit scoring. So I will support the bill and I thank you for your work.

SPEAKER BROMM: Thank you, Senator Preister. (Visitors introduced.) Any further discussion on LB 487? Seeing none, Senator Redfield, you're recognized to close on the advancement.

SENATOR REDFIELD: Thank you, Mr. Speaker. I hope that everyone has a better understanding of what is going on in this bill, how it does protect our citizens, how it does very much limit the kinds of information that can be used adversely against our citizens. And the one thing I will tell you is that very clearly, even if there is an error in your credit report, remember this bans that becoming the sole reason for an adverse decision. So no matter how bad that credit report is, based on an error, it can't be the sole reason for an adverse decision. There would have to be something else there. There would have to be record of claims, there would have to be record of a bad driving record on auto insurance or some other factor that would actually come into play here. And certainly we've always recognized that as a risk factor that was legitimate for use.