

1 State of Arkansas

# A Bill

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3 Regular Session, 2025

SENATE BILL 240

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5 By: Senator Hill

6 By: Representative Beaty Jr.

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## For An Act To Be Entitled

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AN ACT TO AMEND THE CREDIT REPORTING DISCLOSURE ACT  
OF 1989; TO CLARIFY THE CONTENT REQUIRED FOR A NOTICE  
OF ADVERSE ACTION; AND FOR OTHER PURPOSES.

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## Subtitle

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TO AMEND THE CREDIT REPORTING DISCLOSURE  
ACT OF 1989; AND TO CLARIFY THE CONTENT  
REQUIRED FOR A NOTICE OF ADVERSE ACTION.

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19 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF ARKANSAS:

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21 SECTION 1. Arkansas Code § 4-93-104(a), concerning the contents of a  
22 notification of adverse action under the Credit Reporting Disclosure Act of  
23 1989, is amended to read as follows:

24 (a) The notification of adverse action shall be in writing and shall  
25 contain:

26 (1) A statement of the action taken;

27 (2) The name and address of the creditor; and

28 (3) The name and address of the consumer reporting agency making  
29 the report; ~~and~~

30 ~~(4) The Social Security number of the consumer, provided that~~  
31 ~~the Social Security number has been given to the user of the consumer report~~  
32 ~~by the consumer or is contained in the consumer report received from the~~  
33 ~~consumer reporting agency.~~

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