

2022 Regular Session

SENATE BILL NO. 361

BY SENATOR LUNEAU

CREDIT. Prohibits creditors from reporting prescribed open accounts to credit bureaus.
(8/1/22)

1 AN ACT

2 To enact R.S. 9:3571.4, relative to consumer credit reports; to provide relative to prescribed

3 open accounts; to prohibit certain actions of a credit reporting agency; to provide

4 relative to disclosure of credit information; and to provide for related matters.

5 Be it enacted by the Legislature of Louisiana:

6 Section 1. R.S. 9:3571.4 is hereby enacted to read as follows:

7 **§3571.4. Prohibited items; prescribed accounts**

8 **A. No credit reporting agency shall report an item on a consumer's credit**

9 **report that has prescribed in accordance with Civil Code Article 3494.**

10 **B. For the purposes of this Part, any item placed on a consumer's credit**

11 **report that is prescribed in accordance with Civil Code Article 3494 shall be**

12 **considered erroneous or inaccurate.**

The original instrument and the following digest, which constitutes no part
of the legislative instrument, were prepared by Xavier I. Alexander.

DIGEST

SB 361 Original 2022 Regular Session Luneau

Proposed law provides that a consumer's credit report shall not reflect any items that are prescribed in accordance with C.C.Art. 3494.

Proposed law provides that any prescribed item reflected on a consumer's credit report shall be considered erroneous and inaccurate.

Effective August 1, 2022.

(Adds R.S. 9:3571.4)