

HOUSE BILL NO. 1801

98TH GENERAL ASSEMBLY

INTRODUCED BY REPRESENTATIVE PACE.

4332H.011

D. ADAM CRUMBLISS, Chief Clerk

AN ACT

To amend chapter 290, RSMo, by adding thereto one new section relating to use of credit scores by prospective employers.

Be it enacted by the General Assembly of the state of Missouri, as follows:

Section A. Chapter 290, RSMo, is amended by adding thereto one new section, to be known as section 290.146, to read as follows:

290.146. 1. As used in this section, the following terms mean:

(1) "Employee", any person engaged in service to an employer in a business of his or her employer;

(2) "Employer", any person engaged in business who has one or more employees, including the state or any political subdivision of the state;

(3) "Financial institution", any entity or affiliate of a state bank and trust company, national banking association, state or federally chartered savings bank, state or federally chartered savings and loan association, state or federally chartered credit union, insurance company, investment advisor, broker-dealer, or an entity registered with the securities and exchange commission.

2. No employer or employer's agent, representative, or designee shall require an employee or prospective employee to consent to a request for a credit report that contains information about the employee's or prospective employee's credit score, credit account balances, payment history, savings or checking account balances, or savings or checking account numbers as a condition of employment unless:

(1) The employer is a financial institution; or

(2) The report is required by law.

EXPLANATION — Matter enclosed in bold-faced brackets [thus] in the above bill is not enacted and is intended to be omitted from the law. Matter in **bold-face** type in the above bill is proposed language.

18 **3. Any employee or prospective employee may file a complaint with the department**
19 **of labor and industrial relations alleging a violation of the provisions of subsection 2 of this**
20 **section. Within thirty days after the filing of such complaint, the department shall conduct**
21 **an investigation and shall render its findings. Should the findings warrant, the department**
22 **shall hold a hearing to determine if a violation has occurred.**

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