



16 recipient's name which resulted in providing a credit report  
17 concerning the consumer during the preceding twelve-month period;  
18 (3) a clear and concise explanation of the information; and (4) a written  
19 summary of the consumer's rights under state and federal consumer  
20 credit reporting statutes in a form substantially similar to the summary  
21 in section 36a-699a. The credit rating agency may not charge [no more  
22 than five dollars] a fee for the first request for such information within  
23 the preceding twelve months and may charge a fee of no more than  
24 seven dollars and fifty cents for any additional request within the same  
25 twelve-month period for such information, provided such disclosure  
26 shall be made without charge to the consumer if the request for  
27 disclosure is made not more than sixty days after notification to the  
28 consumer of an adverse action by a creditor.

This act shall take effect as follows and shall amend the following sections:

Section 1	July 1, 2007	36a-696
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**GL**      *Joint Favorable*