

N.D. Cent. Code, § 51-31-01

Current through all legislation from the 68th Legislative Assembly - Special Session (2023).

North Dakota Century Code Annotated > TITLE 51 Sales and Exchanges (Chs. 51-01 — 51-37) > CHAPTER 51-31 Identity Fraud (§§ 51-31-01 — 51-31-05)

51-31-01. Definitions.

1. “Consumer” means an individual.
2. “Consumer report” has the same meaning as provided in 15 U.S.C. 1681a(d).
3. “Consumer reporting agency” means any person that, for monetary fees or dues or on a cooperative nonprofit basis, regularly engages in the practice of assembling or evaluating consumer credit information or other information on consumers for the purpose of furnishing consumer reports to third parties, and which uses any means or facility of interstate or intrastate commerce for the purpose of preparing or furnishing consumer reports. The term does not include an agency that compiles and maintains files on consumers on a nationwide basis, as described in 15 U.S.C. 1681a(p), a “reseller” as defined in 15 U.S.C. 1681a(u), when engaged in the act of the reselling of consumer information or other information, or a “nationwide specialty consumer reporting agency” that maintains “check writing history” as defined in 15 U.S.C. 1681a(w)(3).
4. “File”, when used in connection with information on any consumer, means all of the information on that consumer reported and retained by a consumer reporting agency regardless of how the information is stored.

History

S.L. 2005, ch. 448, § 1.

North Dakota Century Code Annotated
Copyright © 2024 All rights reserved.

End of Document