



## 104TH GENERAL ASSEMBLY

### State of Illinois

2025 and 2026

HB2928

Introduced 2/6/2025, by Rep. Rita Mayfield

#### SYNOPSIS AS INTRODUCED:

815 ILCS 505/2HHHH new

Amends the Consumer Fraud and Deceptive Business Practices Act. Provides that it is an unlawful practice for a consumer reporting agency to make, create, or furnish any consumer report or credit report containing, incorporating, or reflecting any adverse information that the consumer reporting agency knows or should know was expunged or sealed by a court of competent jurisdiction.

LRB104 11935 SPS 22028 b

1 AN ACT concerning business.

2 **Be it enacted by the People of the State of Illinois,**  
3 **represented in the General Assembly:**

4 Section 5. The Consumer Fraud and Deceptive Business  
5 Practices Act is amended by adding Section 2HHHH as follows:

6 (815 ILCS 505/2HHHH new)

7 Sec. 2HHHH. Credit reporting; expunged and sealed records.

8 (a) As used in this Section:

9 "Consumer report" or "credit report" have the meaning  
10 ascribed to the term "consumer report" under 15 U.S.C.  
11 1681a(d).

12 "Consumer reporting agency" has the meaning ascribed to  
13 that term in 15 U.S.C. 1681a(f).

14 (b) It is an unlawful practice within the meaning of this  
15 Act for a consumer reporting agency to make, create, or  
16 furnish any consumer report or credit report containing,  
17 incorporating, or reflecting any adverse information that the  
18 consumer reporting agency knows or should know was expunged or  
19 sealed by a court of competent jurisdiction.