

# The Fair Credit Reporting Act

## § 603. Definitions; rules of construction [15 U.S.C. § 1681a]

- (a) Definitions and rules of construction set forth in this section are applicable for the purposes of this title.
- (b) The term "person" means any individual, partnership, corporation, trust, estate, cooperative, association, government or governmental subdivision or agency, or other entity.
- (c) The term "consumer" means an individual.
- (d) Consumer report.
  - (1) In general. The term "consumer report" means any written, oral, or other communication of any information by a consumer reporting agency bearing on a consumer's credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics, or mode of living which is used or expected to be used or collected in whole or in part for the purpose of serving as a factor in establishing the consumer's eligibility for
    - (A) credit or insurance to be used primarily for personal, family, or household purposes;
    - (B) employment purposes; or

(C) any other purpose authorized under section 604 [§ 1681b]

**(2) Exclusions. The term "consumer report" does not include**

(A) any

(i) Report containing information solely as to transactions or experiences between the consumer "the skip" and the person "the dealer" making the report;

(ii) Communication of that information among persons "the dealers" related by common ownership or affiliated by corporate control "i.e. same franchise"; or

(iii) communication of other information among persons related by common ownership or affiliated by corporate control, if it is clearly and conspicuously disclosed to the consumer that the information may be communicated among such persons and the consumer is given the opportunity, before the time that the information is initially communicated, to direct that such information not be communicated among such persons;

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