

# House Research Act Summary

**CHAPTER:** 234

**SESSION:** 1999 Regular Session

**TOPIC:** Year 2000 Consumer Protection Act

**Date:** May 26, 1999

**Analyst:** Deborah K. McKnight, 651-296-5056

This publication can be made available in alternative formats upon request. Please call 651-296-6753 (voice); or the Minnesota State Relay Service at 1-800-627-3529 (TTY) for assistance. Summaries are also available on our website at: [www.house.mn/hrd](http://www.house.mn/hrd).

---

- 1 Definitions.** Defines "electronic computing device" and "year 2000 problem." Defines "person" to mean an individual or a small business.
- 2 Affirmative defense.** Gives a person an affirmative defense to a claim if the individual establishes that a default, failure to pay, or other violation was caused in whole or in part, by a year 2000 problem in an electronic computing device not owned by the person; and that but for the year 2000 problem, the person would have met the obligation.  
If the defense is established, the person making a claim must wait 60 days before making the claim again. The statute of limitations on the claim stops running for 90 days after the court grants the defense.  
The defense does not apply to a default that happened before any data transfer disruption attributable to year 2000 data changes.  
The defense does not affect the underlying obligation, except that a claim to enforce the obligation must be delayed as provided here.  
Permits a consumer to dispute with a consumer reporting agency any report information about a year 2000 problem. Requires the agency to (1) comply with state and federal laws on credit reports, and (2) upon the consumer's request, note on the consumer report that the consumer reported the item resulted from a year 2000 problem.
- 3 Title expiration.** The act is known as the Year 2000 Consumer Protection Act. It expires July 1, 2000.
- 4 Effective date.** Immediate. Applies to actions accruing on or after that date.