1 **Definitions.** Defines "electronic computing device" and "year 2000 problem."

2 **Individual's affirmative defense.** Gives an individual 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; and that but for the year 2000 problem, the individual would have met the obligation.

   If the defense is established, the person making a claim against the individual must wait 30 days before making the claim again. The statute of limitations on the claim stops running for 30 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 200 data changes.

   The defense does not affect the individual's underlying obligation, except that the duty to pay can be delayed for 30 days.

   Prohibits a crediting reporting agency from reporting negative credit information resulting in whole or in part from (1) the failure of an electronic computing device to process financial information or (2) the consumer's inability to transact business and make payments because of a year 2000 problem.

   The section expires July 1, 2000.

3 **Title.** The bill is known as the Year 2000 Consumer Protection Act.

4 **Effective date.** Immediate. Applies to actions accruing on or after that date.