

RCW 19.134.010 Definitions. As used in this chapter:

(1) "Collection agency" has the same meaning as in RCW 19.16.100.

(2) "Communication" means the conveyance of any information regarding a debt, credit record, credit history, or credit rating, including submitting a dispute or requesting information, directly or indirectly, to any person by any means or through any medium.

(3) "Consumer" means any natural person who is solicited to purchase or who purchases the services of a credit services organization.

(4) "Consumer reporting agency" has the same meaning as in RCW 19.182.010.

(5) "Creditor" has the same meaning as in RCW 62A.1-201.

(6) (a) "Credit services organization" means any person who sells, provides, performs, or represents that the person can or will sell, provide, or perform, in return for the payment of money or other valuable consideration any of the following services:

(i) Improving, saving, or preserving a consumer's credit record, history, or rating;

(ii) Obtaining an extension of credit for a consumer;

(iii) Stopping, preventing, or delaying the foreclosure of a deed of trust, mortgage, or other security agreement; or

(iv) Providing advice or assistance to a consumer with regard to either (a) (i), (ii), or (iii) of this subsection.

(b) "Credit services organization" does not include:

(i) Any person authorized to make loans or extensions of credit under the laws of this state or the United States who is subject to regulation and supervision by this state or the United States or a lender approved by the United States secretary of housing and urban development for participation in any mortgage insurance program under the national housing act;

(ii) Any bank, savings bank, or savings and loan institution whose deposits or accounts are eligible for insurance by the federal deposit insurance corporation or the federal savings and loan insurance corporation, or a subsidiary of such bank, savings bank, or savings and loan institution;

(iii) Any credit union, federal credit union, or out-of-state credit union doing business in this state under chapter 31.12 RCW;

(iv) Any nonprofit organization exempt from taxation under section 501(c)(3) of the internal revenue code;

(v) Any person licensed as a real estate broker by this state if the person is acting within the course and scope of that license;

(vi) Any person licensed as a collection agency pursuant to chapter 19.16 RCW if acting within the course and scope of that license;

(vii) Any person licensed to practice law in this state if the person renders services within the course and scope of his or her practice as an attorney: PROVIDED, That the principal purpose of the attorney's practice is not to regularly provide the services described in (a) (i) and (ii) of this subsection, nor regularly provide advice or assistance described in (a) (iv) of this subsection as it pertains to (a) (i) and (ii) of this subsection, and that the attorney is not providing those services in connection with a qualified nonprofit legal aid provider;

(viii) Any broker-dealer registered with the securities and exchange commission or the commodity futures trading commission if the broker-dealer is acting within the course and scope of that regulation;

(ix) Any consumer reporting agency as defined in the federal fair credit reporting act, 15 U.S.C. Secs. 1681 through 1681t; or

(x) Any mortgage broker as defined in RCW 19.146.010 if acting within the course and scope of that definition.

(7) "Extension of credit" means the right to defer payment of debt or to incur debt and defer its payment offered or granted primarily for personal, family, or household purposes.

(8) "Person" shall include, where applicable, natural persons, corporations and other limited liability companies and associations, trusts, unincorporated associations, and partnerships.

(9) "Regulatory entity" means any city, state, or federal agency, department[,] or entity that has the authority to regulate a consumer reporting agency, creditor, or collection agency, or the authority to assist a consumer with submitting, processing, or resolving a complaint, inquiry, or information request concerning a consumer reporting agency, creditor, or collection agency. [2023 c 144 s 1; 1989 c 303 s 1; 1986 c 218 s 2.]