

RCW 19.134.090 Required communication—Exceptions. (1) Unless otherwise required by law, a consumer reporting agency, creditor, or collection agency that knows a consumer is represented by a credit services organization and also has knowledge of, or can readily ascertain, the credit services organization's name and address shall communicate with the credit services organization unless either of the following circumstances apply:

(a) The credit services organization fails to respond within 30 days to a communication from a consumer reporting agency, creditor, or collection agency; or

(b) The consumer expressly directs the consumer reporting agency, creditor, or collection agency not to communicate with the credit services organization.

(2) Notwithstanding subsection (1) of this section, a consumer reporting agency, creditor, or collection agency shall not be required to communicate with a credit services organization concerning an account that is subject to a dispute if any of the following apply:

(a) The account subject to the dispute has been paid, settled, or otherwise resolved and has been reported as paid, settled, or otherwise resolved on the consumer's credit report;

(b) The account subject to the dispute has been removed from the consumer's credit report;

(c) The debt collector has provided to the credit services organization or to the consumer the verification information or documentation described in 15 U.S.C. Sec. 1692(g)(b) regarding the account subject to dispute;

(d) The debt collector is a debt buyer as defined in RCW 19.16.100 and has provided to the credit services organization or to the consumer the information or documentation described in RCW 19.16.260(2) (a) and (b) regarding the account subject to the dispute;

(e) The consumer reporting agency, creditor, or collection agency reasonably determines that the dispute is frivolous or irrelevant pursuant to 15 U.S.C. Secs. 1681(i)(3) or 1681s-2(a)(1)(f). [2023 c 144 s 3.]