

**UNITED STATES DISTRICT COURT  
DISTRICT OF NEW JERSEY**

CONSUMER DATA INDUSTRY  
ASSOCIATION,

Plaintiff,

v.

MATTHEW J. PLATKIN, in his official  
capacity as ATTORNEY GENERAL FOR  
THE STATE OF NEW JERSEY,

Defendant.

Civil Action No. 19-19054 (GC) (TJB)

**FINAL JUDGMENT**

**THIS MATTER** comes before the Court upon Defendant's Motion for Summary Judgment (ECF No. 58) as well as Plaintiff's Motion for Summary Judgment (ECF No. 59). Following briefing by the parties and oral argument on November 14, 2023, the Court carefully considered the submissions and decided the matter. For the reasons set forth in the Court's accompanying Opinion, and other good cause shown,

**IT IS** on this 27th day of March, 2024, **ORDERED, ADJUDGED, and DECREED** as follows:

1. Defendant's Motion for Summary Judgment (ECF No. 58) is **GRANTED** in part and **DENIED** in part, and Plaintiff's Motion for Summary Judgment (ECF No. 59) is **GRANTED** in part and **DENIED** in part.
2. Judgment is entered in favor of Defendant on Counts One and Two of the Complaint. The 2019 amendment (S. 3452/A. 5055 (2019)) to the New Jersey Fair Credit Reporting Act, codified at N.J. Stat. Ann. § 56:11-34(e), is not preempted by the federal Fair Credit Reporting Act, 15 U.S.C. § 1681, *et seq.*

3. Judgment is entered in favor of Plaintiff on Count Three of the Complaint. The provision in the 2019 amendment to the New Jersey Fair Credit Reporting Act, which requires nationwide consumer reporting agencies to provide credit file disclosures “in at least 10 languages other than English and Spanish that are most frequently spoken as a first language by consumers in this State,” N.J. Stat. Ann. § 56:11-34(e), has not been shown to be reasonably related to the State’s interest in preventing consumer confusion. This provision therefore infringes on nationwide consumer reporting agencies’ commercial speech rights under the First Amendment to the United States Constitution. The following language shall be severed from the statute: “The director shall require that the information is made available in at least the 10 languages other than English and Spanish that are most frequently spoken as a first language by consumers in this State.” The statute otherwise remains in full force and effect.
4. The Clerk is directed to **TERMINATE** the motions pending at ECF Nos. 58 & 59 and to **CLOSE** this case.

  
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GEORGETTE CASTNER  
UNITED STATES DISTRICT JUDGE