

**538A.1 Definitions.**

In [this chapter](#), unless the context otherwise requires:

1. “*Buyer*” means an individual who is solicited to purchase or who purchases the services of a credit services organization.
2. “*Consumer reporting agency*” has the meaning assigned by section 603(f), Fair Credit Reporting Act, 15 U.S.C. §1681a(f) as amended through January 1, 1989.
3. “*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.

[89 Acts, ch 183, §1](#)

CS89, §533C.1

C93, §538A.1