

**Amendment No. CA34**

First Conference Committee Amendment to Senate Bill No. 80 Second Reprint (BDR 52-284)

**Proposed by:** First Conference Committee

**Amendment Box:**

**Resolves Conflicts with:** N/A

**Amends:** Summary: No Title: No Preamble: No Joint Sponsorship: No Digest: No

Amend sec. 3, page 3, by deleting lines 7 through 11 and inserting:

*“6. The presence of a security freeze in the file of a consumer must not be considered to be an adverse factor in the consumer’s credit worthiness, credit standing or credit capacity.”.*

Amend the bill as a whole by deleting sec. 5 and adding a new section designated sec. 5, following sec. 4, to read as follows:

*“Sec. 5. 1. Except as otherwise provided in this section:*

*(a) A reporting agency may charge a consumer a reasonable fee, not to exceed \$15, to place a security freeze in his file.*

*(b) After a security freeze has been placed in the file of a consumer, a reporting agency may charge the consumer a reasonable fee:*

*(1) Not to exceed \$18, to remove the security freeze from his file pursuant to section 9 of this act.*

*(2) Not to exceed \$18, to temporarily release his consumer report for a specific period pursuant to section 8 of this act.*

MGF/TMC

Date: 6/5/2005

S.B. No. 80—Establishes requirements and procedures for consumers to place security freezes in certain files maintained by credit reporting agencies.



*(3) Not to exceed \$20, to temporarily release his consumer report to a specific person pursuant to section 8 of this act.*

*2. A reporting agency may not charge a consumer the fees set forth in subsection 1 to place a security freeze in his file, to temporarily release his consumer report for a specific period or to a specific person, or to remove a security freeze from his file if the consumer is a victim of identity theft and the consumer submits, at the time the security freeze is requested, a valid copy of a police report, investigative report or complaint which the consumer has filed with a law enforcement agency regarding the unlawful use of the personal information of the consumer by another person.*

*3. On January 1 of each year, a reporting agency may increase the fees set forth in subsection 1 based proportionally on changes to the Consumer Price Index of All Urban Consumers, as determined by the United States Department of Labor, with fractional changes rounded to the nearest 25 cents.”.*

Amend sec. 11, page 7, by deleting lines 13 through 17 and inserting:

*“1. A person with whom the consumer has an existing business relationship, or the subsidiary, affiliate or agent of that person, for any purpose relating to that business relationship.*

*2. A licensed collection agency to which an account of the consumer has been assigned for the purposes of collection.”.*