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Date: (Filing No. S- )

**INSURANCE AND FINANCIAL SERVICES**

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**STATE OF MAINE  
SENATE  
127TH LEGISLATURE  
FIRST REGULAR SESSION**

COMMITTEE AMENDMENT “ ” to S.P. 150, L.D. 382, Bill, “An Act To Amend the Allowable Security Freeze Fees Charged by a Consumer Reporting Agency”

Amend the bill by striking out the title and substituting the following:

**'An Act To Eliminate Fees for Security Freezes and Allow Security Freezes for Minors'**

Amend the bill by striking out everything after the enacting clause and before the summary and inserting the following:

**'Sec. 1. 10 MRSA §1310, sub-§1, ¶A,** as enacted by PL 2013, c. 228, §1, is amended to read:

A. A consumer may place a security freeze on the consumer's consumer report as follows.

(1) A consumer who has been the victim of identity theft may place a security freeze on the consumer's consumer report by making a request in writing by certified mail to a consumer reporting agency with a valid copy of a police report, investigative report or complaint the consumer has filed with a law enforcement agency about unlawful use of personal information by another person. In the case of a victim of identity theft, a consumer reporting agency may not charge a fee for placing, removing or suspending for a specific party or period of time a security freeze on a consumer report.

This subparagraph is repealed October 1, 2015.

(2) ~~A~~ Prior to October 1, 2015, a consumer who has not been the victim of identity theft may place a security freeze on the consumer's consumer report by making a request in writing by certified mail to a consumer reporting agency. A consumer reporting agency may charge a fee of no more than \$10 to a consumer for each security freeze, removal of a security freeze or temporary suspension of a security freeze for a period of time or for reissuing the same or a new personal identification number if the consumer fails to retain the original personal

**COMMITTEE AMENDMENT**

1 identification number provided by the agency under paragraph D. A consumer  
2 reporting agency may charge a fee of not more than \$12 for a temporary  
3 suspension of a security freeze for a specific party. Beginning October 1, 2015, a  
4 consumer reporting agency may not charge a fee for placing, removing or  
5 suspending for a specific party or period of time a security freeze on a consumer  
6 report.

7 (3) Beginning October 1, 2015, a parent or guardian of a minor who is under 16  
8 years of age may place a security freeze on the minor's consumer report by  
9 making a request in writing by certified mail to a consumer reporting agency. The  
10 consumer reporting agency may require sufficient proof of identification of the  
11 minor and of identification or authority of the minor's parent or guardian. If the  
12 consumer reporting agency does not have a file pertaining to the minor, the  
13 consumer reporting agency shall create a file for the minor and place a security  
14 freeze on that file. A consumer reporting agency may not charge a fee for  
15 creating a file for a minor or for placing a security freeze on a minor's file.'

16 **SUMMARY**

17 This amendment replaces the bill and changes the title. Beginning October 1, 2015,  
18 the amendment eliminates the fees that may be charged by a consumer reporting agency  
19 when a consumer requests a security freeze and permits the parent or guardian of a minor  
20 under 16 years of age to place a security freeze on the consumer report of that minor.