



General Assembly

January Session, 2005

Proposed Bill No. 650

LCO No. 2411

Referred to Committee on General Law

Introduced by:

SEN. LOONEY, 11th Dist.

AN ACT REQUIRING CONSUMER CREDIT BUREAUS TO OFFER SECURITY FREEZES.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

- 1 That the general statutes be amended to require any credit bureau
- 2 doing business in the state to enable residents to place a security freeze
- 3 on the issuance of their credit report in order to prevent potential
- 4 fraudulent access to an individual's credit report. Such freeze would
- 5 enable the resident to authorize the bureau to release the credit report
- 6 to a potential lender, employer or landlord if such lender, employer or
- 7 landlord was provided with a personal identification number by such
- 8 resident.

Statement of Purpose:

To protect residents from those crimes committed with the use of fraudulently obtained credit reports.