



General Assembly

January Session, 2009

**Proposed Bill No. 701**

LCO No. 958

Referred to Committee on Banks

Introduced by:  
SEN. BOUCHER, 26th Dist.

**AN ACT CONCERNING CONSUMER SECURITY FREEZES ON  
CREDIT REPORTS.**

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

- 1 That subsection (a) of section 36a-701a of the general statutes be
- 2 amended to require credit rating agencies to (1) place a security freeze
- 3 on a consumer's credit report within three days of a request by such
- 4 consumer, and (2) issue a personal identification number to such
- 5 consumer no later than five days after the credit rating agency places a
- 6 security freeze on such consumer's credit report.

**Statement of Purpose:**

To assist victims of identity theft by reducing the time in which credit rating agencies shall (1) place a security freeze on a consumer's credit report after receiving a request from a consumer, and (2) issue a personal identification number permitting such consumer to release such credit report.