



General Assembly

**Amendment**

February Session, 2018

LCO No. 4150



Offered by:  
SEN. MARTIN, 31<sup>st</sup> Dist.

To: Subst. Senate Bill No. 472

File No. 341

Cal. No. 214

**"AN ACT CONCERNING SECURITY FREEZES ON CREDIT REPORTS, IDENTITY THEFT PREVENTION SERVICES, EMPLOYER CREDIT INQUIRIES AND REGULATIONS OF CREDIT RATING AGENCIES."**

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- 1 In line 134, strike "Whenever a"
- 2 Strike lines 135 to 144 and insert in lieu thereof:
- 3 "Any credit rating agency that compiles and maintains files on
- 4 consumers on a nation-wide basis shall, upon receipt of a request by a
- 5 consumer to place, temporarily lift or remove a security freeze on such
- 6 consumer's credit report: (A) Identify, to the best of such credit rating
- 7 agency's knowledge, any other credit rating agency that compiles and
- 8 maintains files on consumers on a nation-wide basis, and (B) provide
- 9 such consumer with the Internet web site, toll-free telephone number
- 10 and mailing address of such other credit rating agencies through
- 11 which such consumer may request to place, temporarily lift or remove
- 12 a security freeze. Any credit rating agency subject to the provisions of
- 13 this section may establish a centralized source, including, but not

14 limited to, an Internet web site that provides consumers with the  
15 information required by subparagraph (B) of this subdivision."

16 In line 145, strike "consumer and shall be subject to the provisions of  
17 this section."

18 Strike sections 2 to 4, inclusive, in their entirety and renumber the  
19 remaining sections and internal references accordingly