

HB 1385 -- Consumer Report Security Freeze Act

Sponsor: Cox

This bill establishes the Consumer Report Security Freeze Act and defines "consumer," "consumer report," "consumer reporting agency," "employment purposes," "file," and "security freeze." Procedures are established for a person to place a security freeze on his or her consumer report, and a consumer reporting agency will remove or temporarily lift a freeze upon the consumer's request or if the consumer report was frozen due to a material misrepresentation of fact by the consumer.