

HB 1809 -- Identity Theft Prevention Act

Sponsor: Ruzicka

This bill establishes the Identity Theft Prevention Act which specifies the procedures for a person to place a security freeze on his or her consumer report. The bill defines "consumer," "consumer report," "consumer reporting agency," "employment purposes," "file," and "security freeze." 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.

A consumer credit reporting agency must disclose in writing to the consumer a summary of his or her rights under Missouri law. Any person violating the requirements of the bill may be liable for any actual damages sustained by the consumer as a result of his or her negligence and the costs and attorney fees associated with any lawsuit.