

HB 2161 -- Missouri Consumer Report Security Freeze Act

Sponsor: Grill

This bill establishes the Missouri Consumer Report Security Freeze Act and defines "consumer," "consumer report," "consumer reporting agency," "employment purposes," 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 must 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 provisions 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.

The bill becomes effective January 1, 2009.