

HB 2173 -- Security Freezes on Credit Reports

Sponsor: Faith

This bill establishes procedures for a person to place a security freeze on his or her consumer report and requires a consumer reporting agency to remove or temporarily lift a freeze within one business day of a consumer's request.

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.