

HB 2263 -- Consumer Report Security Freeze Act

Sponsor: Frame

This bill establishes the Consumer Report Security Freeze Act and procedures for a person to place a security freeze on his or her consumer report. 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 has the right to bring a civil action against any person or agency who fails to comply with the provisions of the bill.