

CREDIT PROTECTION FOR SENIORS

2017 GENERAL SESSION

STATE OF UTAH

Chief Sponsor: Eric K. Hutchings

Senate Sponsor: _____

LONG TITLE**General Description:**

This bill amends provisions related to fees for a security freeze.

Highlighted Provisions:

This bill:

- ▶ provides that a consumer reporting agency may not charge a fee for placing or removing a security freeze if the consumer is over 65 years of age; and
- ▶ makes technical changes.

Money Appropriated in this Bill:

None

Other Special Clauses:

None

Utah Code Sections Affected:

AMENDS:

13-45-204, as enacted by Laws of Utah 2006, Chapter 344

Be it enacted by the Legislature of the state of Utah:

Section 1. Section **13-45-204** is amended to read:

13-45-204. Fees for security freeze.

(1) Except as provided in Subsection (2), a consumer reporting agency may charge a reasonable fee to a consumer for placing and temporarily removing a security freeze.



28 (2) A consumer reporting agency may not charge a fee for placing or removing a
29 security freeze if the consumer:
30 (a) (i) ~~[the consumer]~~ is a victim of identity fraud under Section 76-6-1102; and
31 ~~[(b)]~~ (ii) ~~[the consumer]~~ provides the consumer reporting agency with a valid copy of a
32 police report or police case number documenting the identity fraud~~[-]~~; or
33 (b) is over 65 years of age.

Legislative Review Note
Office of Legislative Research and General Counsel