

An Act relating to credit reports; enacting the Credit Report Security Freeze Act; providing definitions; specifying procedures for placing a freeze on credit reports; providing for certain fees; stating certain duties for reporting agencies; providing method for authorizing certain access; authorizing a lift of the freeze under certain circumstances; providing for certain charges; providing notice to the right to obtain a security freeze under certain circumstances; providing consumer remedies for certain violations; prohibiting the release of certain information; providing definition; providing for codification; providing an effective date; and declaring an emergency.