

An Act relating to debtor and creditor; defining terms; requiring consumer reporting agency to place security freeze on certain file under specified circumstance; requiring disclosure of specified information by consumer reporting agency; requiring written confirmation of security freeze and notice of certain information within specified time period; providing for replacement personal identification number or password under specified circumstances; authorizing fee for service; requiring consumer reporting agency to provide certain notice to consumer of specified changes within certain time period; requiring consumer reporting agency to provide notice of security freeze to requestors of consumer or credit report; providing requirements for removal and for temporary removal of security freeze; permitting development of procedures for removal; providing for removal of security freeze when material facts are misrepresented; prohibiting consumer reporting agency from charging a fee for specified requests; limiting the application of security freeze for reports provided to certain agencies or persons; excluding certain entities from the requirement to place a security freeze on a consumer report; providing for codification; and providing an effective date.