SENATE

STATE OF MINNESOTA
NINETIETH SESSION

S.F. No. 2593

1.1   A bill for an act

1.2   relating to consumer protection; regulating security freezes; prohibiting certain
1.3   fees; amending Minnesota Statutes 2016, section 13C.016, subdivision 8.

1.4   BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MINNESOTA:

1.5   Section 1. Minnesota Statutes 2016, section 13C.016, subdivision 8, is amended to read:

1.6   Subd. 8. **Fees.** (a) A consumer reporting agency may not charge a fee ~~of $5~~ for placing,

1.7   temporarily lifting, or removing a security freeze ~~unless:~~.

1.8   ~~(1) the consumer is a victim of identity theft as defined in subdivision 1, paragraph (c);~~

1.9   ~~and~~

1.10   ~~(2) the consumer provides the consumer reporting agency with a valid copy of a police~~

1.11   ~~report or a police case number documenting the identity theft.~~

1.12   (b) ~~In addition to the charge, if any, permitted under paragraph (a),~~ A consumer may be

1.13   charged no more than $5 if the consumer fails to retain the original personal identification

1.14   number given to the consumer by the agency, but the consumer may not be charged for a

1.15   onetime reissue of the same or a new personal identification number. The consumer may

1.16   be charged no more than $5 for subsequent instances of loss of the personal identification

1.17   number.

1.18   (c) A consumer who makes a written request by mail may pay any fee charged pursuant

1.19   to this subdivision by check, money order, or credit card. A consumer who makes a request

1.20   by telephone or other electronic media may pay any fee charged pursuant to this subdivision

1.21   by credit card.

Section 1.   1

2.1   **EFFECTIVE DATE.** This section is effective the day following final enactment and

2.2   applies to security freezes placed, temporarily lifted, or removed on or after that date.