

**SENATE  
STATE OF MINNESOTA  
NINETIETH SESSION**

**S.F. No. 3881**

(SENATE AUTHORS: SPARKS)

DATE  
03/29/2018

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OFFICIAL STATUS  
Introduction and first reading  
Referred to Commerce and Consumer Protection Finance and Policy

1.1 A bill for an act  
1.2 relating to consumer protection; regulating security freezes on consumer credit  
1.3 reports; modifying fees; amending Minnesota Statutes 2016, section 13C.016,  
1.4 subdivision 8.

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

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

1.7 Subd. 8. **Fees.** (a) A consumer reporting agency may charge a fee of \$5 for placing,  
1.8 temporarily lifting, or removing a security freeze unless:

1.9 (1) the consumer is a victim of identity theft as defined in subdivision 1, paragraph (c);  
1.10 and

1.11 (2) the consumer provides the consumer reporting agency with a valid copy of a police  
1.12 report or a police case number documenting the identity theft; or

1.13 (3) the consumer takes the action after being notified pursuant to section 325E.61 by  
1.14 the consumer reporting agency of a data breach involving information in a consumer report  
1.15 in which the consumer is the subject.

1.16 (b) In addition to the charge, if any, permitted under paragraph (a), a consumer may be  
1.17 charged no more than \$5 if the consumer fails to retain the original personal identification  
1.18 number given to the consumer by the agency, but the consumer may not be charged for a  
1.19 onetime reissue of the same or a new personal identification number. The consumer may  
1.20 be charged no more than \$5 for subsequent instances of loss of the personal identification  
1.21 number.

2.1 (c) A consumer who makes a written request by mail may pay any fee charged pursuant  
2.2 to this subdivision by check, money order, or credit card. A consumer who makes a request  
2.3 by telephone or other electronic media may pay any fee charged pursuant to this subdivision  
2.4 by credit card.

2.5 **EFFECTIVE DATE.** This section is effective the day following final enactment and  
2.6 applies to security freezes placed, temporarily lifted, or removed on or after that date.