## THE GENERAL ASSEMBLY OF PENNSYLVANIA

## SENATE BILL

No. 944

Session of 2017

INTRODUCED BY FONTANA, COSTA, BROOKS, WAGNER, HUGHES, BREWSTER, RAFFERTY, BROWNE, YUDICHAK, WARD AND BARTOLOTTA, NOVEMBER 15, 2017

REFERRED TO BANKING AND INSURANCE, NOVEMBER 15, 2017

## AN ACT

Amending the act of November 29, 2006 (P.L.1463, No.163), 1 entitled "An act providing for protection from identity 2 theft, for security freezes, for procedures for access after 3 imposition and removal of security freezes and for related 4 matters," further providing for security freeze and for fees. 5 6 The General Assembly of the Commonwealth of Pennsylvania hereby enacts as follows: 8 Section 1. Section 3(d) and 9(a) of the act of November 29, 9 2006 (P.L.1463, No.163), known as the Credit Reporting Agency 10 Act, are amended to read: 11 Section 3. Security freeze. 12 13 Duration of freeze. -- A security freeze shall remain in 14 place until the [earlier of the] date the consumer reporting 15 agency receives a request from the consumer to remove the security freeze [or until seven years from the date that the 16 17 security freeze was put in place by the consumer reporting

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agency].

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- 1 Section 9. Fees.
- 2 (a) General rule. -- A consumer reporting agency may impose a
- 3 reasonable charge on a consumer for initially placing a security
- 4 freeze on a consumer report. The amount of the charge may not
- 5 exceed \$10. The charge to temporarily lift the security freeze
- 6 may not exceed [\$10] \$5 per request. At no time shall the
- 7 consumer be charged for removing the freeze.
- 8 \* \* \*
- 9 Section 2. This act shall take effect in 30 days.