

**CREDIT PROTECTION FOR SENIORS**

2017 GENERAL SESSION

STATE OF UTAH

**Chief Sponsor: Eric K. Hutchings**

Senate Sponsor: \_\_\_\_\_

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**LONG TITLE**

**General Description:**

This bill amends provisions related to fees for a security freeze.

**Highlighted Provisions:**

This bill:

▶ provides that a consumer reporting agency may not charge a fee for placing or removing a security freeze if the consumer is over 65 years of age; and

▶ makes technical changes.

**Money Appropriated in this Bill:**

None

**Other Special Clauses:**

None

**Utah Code Sections Affected:**

AMENDS:

**13-45-204**, as enacted by Laws of Utah 2006, Chapter 344

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*Be it enacted by the Legislature of the state of Utah:*

Section 1. Section **13-45-204** is amended to read:

**13-45-204. Fees for security freeze.**

(1) Except as provided in Subsection (2), a consumer reporting agency may charge a reasonable fee to a consumer for placing and temporarily removing a security freeze.



28           (2) A consumer reporting agency may not charge a fee for placing or removing a  
29 security freeze if the consumer:

30           (a) (i) [~~the consumer~~] is a victim of identity fraud under Section 76-6-1102; and

31           ~~[(b)]~~ (ii) [~~the consumer~~] provides the consumer reporting agency with a valid copy of a  
32 police report or police case number documenting the identity fraud~~[-]~~; or

33           (b) is over 65 years of age.

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**Legislative Review Note**  
**Office of Legislative Research and General Counsel**