

HOUSE BILL No. 5350

February 10, 2016, Introduced by Rep. Kosowski and referred to the Committee on Financial Services.

A bill to amend 2013 PA 229, entitled
"Security freeze act,"
by amending section 31 (MCL 445.2541).

THE PEOPLE OF THE STATE OF MICHIGAN ENACT:

1 Sec. 31. (1) A consumer reporting agency may charge the
2 following fees:

3 (a) Subject to subsection (2), a fee that does not exceed
4 \$10.00 for the placement, temporary lifting, or removal of a
5 security freeze for a consumer under article 2.

6 (b) Subject to subsection (3), a fee that does not exceed
7 \$10.00 for the placement or removal of a security freeze for a
8 protected consumer under article 3, charged to a protected consumer
9 or his or her representative.

10 (2) A consumer reporting agency may not charge a fee

1 authorized under subsection (1)(a) to a consumer for the placement,
2 temporary lifting, or removal of a security freeze for a consumer
3 under article 2 if the consumer **MEETS ANY OF THE FOLLOWING:**

4 (A) HE OR SHE has filed a police report of alleged identity
5 theft against the consumer under section 4a, 33b, or 64a of the
6 William Van Regenmorter crime victim's rights act, 1985 PA 87, MCL
7 780.754a, 780.783b, and 780.814a, and provides a copy of the report
8 to the consumer reporting agency.

9 (B) HE OR SHE IS A MEMBER OF THE ARMED FORCES WHO IS ON ACTIVE
10 DUTY. AS USED IN THIS SUBDIVISION, "ARMED FORCES" MEANS THAT TERM
11 AS DEFINED IN SECTION 2 OF THE VETERAN RIGHT TO EMPLOYMENT SERVICES
12 ACT, 1994 PA 39, MCL 35.1092.

13 (3) A consumer reporting agency may not charge a fee
14 authorized under subsection (1)(b) if either of the following ~~are~~
15 **IS** met:

16 (a) The protected consumer or his or her representative has
17 filed a police report of alleged identity theft against the
18 protected consumer under section 4a, 33b, or 64a of the William Van
19 Regenmorter crime victim's rights act, 1985 PA 87, MCL 780.754a,
20 780.783b, and 780.814a, and provides a copy of the report to the
21 consumer reporting agency.

22 (b) The request for the placement or removal of a security
23 freeze is for a protected consumer who is under the age of 16 years
24 at the time of the request and the consumer reporting agency has a
25 credit report pertaining to the protected consumer.

26 Enacting section 1. This amendatory act takes effect 90 days
27 after the date it is enacted into law.