



# 127th MAINE LEGISLATURE

## FIRST REGULAR SESSION-2015

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Legislative Document

No. 382

S.P. 150

In Senate, February 12, 2015

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**An Act To Amend the Allowable Security Freeze Fees Charged by a  
Consumer Reporting Agency**

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Reference to the Committee on Insurance and Financial Services suggested and ordered printed.

A handwritten signature in cursive script, reading "Heather J.R. Priest".

HEATHER J.R. PRIEST  
Secretary of the Senate

Presented by Senator WHITTEMORE of Somerset.  
Cosponsored by Representative BECK of Waterville and  
Senators: BAKER of Sagadahoc, GRATWICK of Penobscot, Representatives: PICCHIOTTI  
of Fairfield, WALLACE of Dexter.

1 **Be it enacted by the People of the State of Maine as follows:**

2 **Sec. 1. 10 MRSA §1310, sub-§1, ¶A,** as enacted by PL 2013, c. 228, §1, is  
3 amended to read:

4 A. A consumer may place a security freeze on the consumer's consumer report as  
5 follows.

6 (1) A consumer who has been the victim of identity theft may place a security  
7 freeze on the consumer's consumer report by making a request in writing by  
8 certified mail to a consumer reporting agency with a valid copy of a police report,  
9 investigative report or complaint the consumer has filed with a law enforcement  
10 agency about unlawful use of personal information by another person. In the case  
11 of a victim of identity theft, a consumer reporting agency may not charge a fee  
12 for placing, removing or suspending for a specific party or period of time a  
13 security freeze on a consumer report.

14 (2) A consumer who has not been the victim of identity theft may place a  
15 security freeze on the consumer's consumer report by making a request in writing  
16 by certified mail to a consumer reporting agency. A consumer reporting agency  
17 may charge a fee of no more than ~~\$10~~ \$6 to a consumer for each security freeze,  
18 removal of a security freeze or temporary suspension of a security freeze for a  
19 period of time or for reissuing the same or a new personal identification number  
20 if the consumer fails to retain the original personal identification number  
21 provided by the agency under paragraph D. A consumer reporting agency may  
22 charge a fee of not more than ~~\$12~~ \$8 for a temporary suspension of a security  
23 freeze for a specific party.

24 **SUMMARY**

25 This bill reduces by \$4 the maximum fees that may be charged by a consumer  
26 reporting agency for placing, suspending or removing a security freeze on a consumer  
27 report.