11/29/17 REVISOR PMM/SA 18-5227 as introduced

SENATE STATE OF MINNESOTA NINETIETH SESSION

S.F. No. 2593

(SENATE AUTHORS: MARTY, Hawj, Latz and Bigham)

DATE 02/22/2018 D-PG **OFFICIAL STATUS** 6163

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

03/01/2018 6249 Author added Latz 05/10/2018 8817 Author added Bigham

A bill for an act 1.1

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relating to consumer protection; regulating security freezes; prohibiting certain 1.2 fees; amending Minnesota Statutes 2016, section 13C.016, subdivision 8. 13

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

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

- Subd. 8. Fees. (a) A consumer reporting agency may not charge a fee of \$5 for placing, temporarily lifting, or removing a security freeze unless:
- (1) the consumer is a victim of identity theft as defined in subdivision 1, paragraph (c); 1.8 and 1.9
 - (2) the consumer provides the consumer reporting agency with a valid copy of a police report or a police case number documenting the identity theft.
 - (b) In addition to the charge, if any, permitted under paragraph (a), A consumer may be charged no more than \$5 if the consumer fails to retain the original personal identification number given to the consumer by the agency, but the consumer may not be charged for a onetime reissue of the same or a new personal identification number. The consumer may be charged no more than \$5 for subsequent instances of loss of the personal identification number.
- (c) A consumer who makes a written request by mail may pay any fee charged pursuant 1.18 to this subdivision by check, money order, or credit card. A consumer who makes a request 1.19 1.20 by telephone or other electronic media may pay any fee charged pursuant to this subdivision by credit card.

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

Section 1. 2