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State of Minnesota
HOUSE OF REPRESENTATIVES

EIGHTY-NINTH SESSION

H. F. No. 3187

03/16/2016 Authored by Petersburg, Gunther and Cornish

The bill was read for the first time and referred to the Committee on Commerce and Regulatory Reform

04/11/2016 Adoption of Report: Re-referred to the Committee on Civil Law and Data Practices

Pursuant to Joint Rule 2.03 and in accordance with Senate Concurrent Resolution No. 8,
re-referred to the Committee on Rules and Legislative Administration

1.1 A bill for an act
1.2 relating to consumer protection; requiring security freezes on credit reports
1.3 regarding minors; amending Minnesota Statutes 2014, section 13C.016,
1.4 subdivisions 2, 8.
1.5 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MINNESOTA:

1.6 Section 1. Minnesota Statutes 2014, section 13C.016, subdivision 2, is amended to read:

1.7 Subd. 2. **Right to obtain security freeze.** A consumer, including a minor at the
1.8 request of a parent or custodial parent or guardian, if appointed, may elect to place a
1.9 security freeze on the consumer's consumer report by making a request to a consumer
1.10 reporting agency. The consumer may make the request:

1.11 (1) by certified mail;

1.12 (2) by telephone by providing certain personal identification required by the
1.13 consumer reporting agency; or

1.14 (3) directly to the consumer reporting agency through a secure electronic mail
1.15 connection if the connection is made available by the consumer reporting agency.

1.16 **EFFECTIVE DATE.** This section is effective the day following final enactment.

1.17 Sec. 2. Minnesota Statutes 2014, section 13C.016, subdivision 8, is amended to read:

1.18 Subd. 8. **Fees.** (a) A consumer reporting agency may charge a fee of \$5 for placing,
1.19 temporarily lifting, or removing a security freeze unless:

1.20 (1) the consumer is a minor;

1.21 ~~(1)~~ (2) the consumer is a victim of identity theft as defined in subdivision 1,
1.22 paragraph (c); and

2.1 ~~(2)~~ (3) the consumer provides the consumer reporting agency with a valid copy of a
2.2 police report or a police case number documenting the identity theft.

2.3 (b) In addition to the charge, if any, permitted under paragraph (a), a consumer
2.4 may be charged no more than \$5 if the consumer fails to retain the original personal
2.5 identification number given to the consumer by the agency, but the consumer may not
2.6 be charged for a onetime reissue of the same or a new personal identification number.
2.7 The consumer may be charged no more than \$5 for subsequent instances of loss of the
2.8 personal identification number.

2.9 (c) A consumer who makes a written request by mail may pay any fee charged
2.10 pursuant to this subdivision by check, money order, or credit card. A consumer who
2.11 makes a request by telephone or other electronic media may pay any fee charged pursuant
2.12 to this subdivision by credit card.

2.13 **EFFECTIVE DATE.** This section is effective the day following final enactment.