MAINE STATE LEGISLATURE

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122nd MAINE LEGISLATURE

FIRST REGULAR SESSION-2005

Legislative Document

No. 956

H.P. 666

House of Representatives, February 24, 2005

An Act To Prevent Identity Theft

Reference to the Committee on Business, Research and Economic Development suggested and ordered printed.

Millicent M. Macfarland MILLICENT M. MacFARLAND Clerk

Presented by Representative FARRINGTON of Gorham.

Cosponsored by Senator BARTLETT of Cumberland and

Representatives: BARSTOW of Gorham, BERUBE of Lisbon, CLARK of Millinocket,

HOGAN of Old Orchard Beach, PILON of Saco.

Be it enacted b	y the	People	of the	State of	Maine a	s follows:
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Sec. 1. 10 MRSA §1313-C is enacted to read:

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§1313-C. Restriction on release of consumer report

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Notwithstanding sections 1313-A and 1313-B, a consumer may restrict the release of a consumer report and any information related to the consumer if the consumer makes a written request of the consumer reporting agency. While the restriction is in place, the consumer reporting agency may not release any information related to the consumer without the express authorization of the consumer. A consumer reporting agency may charge a reasonable fee for this service, except that if the consumer has been a victim of identity theft and provides proof, the agency may not charge a fee.

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SUMMARY

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This bill allows a consumer to restrict the release of any information regarding that consumer by a consumer reporting agency without the express authorization of the consumer. A consumer reporting agency may charge a reasonable fee for this service unless the consumer has been a victim of identity theft.