

MAINE STATE LEGISLATURE

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127th MAINE LEGISLATURE

FIRST REGULAR SESSION-2015

Legislative Document

No. 382

S.P. 150

In Senate, February 12, 2015

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

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

A handwritten signature in cursive script that reads "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.