

1 TO THE HOUSE OF REPRESENTATIVES:

2 The Committee on Commerce and Economic Development to which was
3 referred House Bill No. 593 entitled “An act relating to miscellaneous
4 consumer protection provisions” respectfully reports that it has considered the
5 same and recommends that the bill be amended as follows:

6 First: In Sec. 1, in 9 V.S.A. § 2454a(c)(1) following “11101”, by inserting
7 “, or between a consumer and a credit union, as defined in 8 V.S.A. § 30101

8 Second: In Sec. 2, in subdivision (c)(1) following “11101”, by inserting “,
9 or between a consumer and a credit union, as defined in 8 V.S.A. § 30101

10 Third: In Sec. 5, in 9 V.S.A. § 2483b, by striking out subsection (a) in its
11 entirety and inserting in lieu thereof a new subsection (a) to read:

12 (a) A consumer reporting agency shall place a security freeze for a
13 protected consumer if:

14 (1) the consumer reporting agency receives a request to place the
15 security freeze:

16 (A) from the protected consumer’s representative, if the protected
17 consumer is 15 years of age or younger; or

18 (B) from either the protected consumer, or his or her representative,
19 if the protected consumer is 16 or 17 years of age; and

20 (2) the protected consumer’s representative, or the protected consumer
21 who is 16 or 17 years of age, as applicable:

1 (A) submits the request described in subdivision (1) of this
2 subsection (a):

3 (i) to the address or other point of contact provided by the
4 consumer reporting agency; and

5 (ii) in the manner specified by the consumer reporting agency; and

6 (B) demonstrates to the consumer reporting agency property
7 authority of the protected consumer’s representative, or sufficient proof of
8 identification of the protected consumer who is 16 or 17 years of age.

9 Fourth: In Sec. 5, in 9 V.S.A. § 2483b(c)(2), in subdivision (B) following
10 “number,” by inserting “or another method of authentication that is equally or
11 more secure than a PIN or password,”

12 Fifth: In Sec. 5, in 9 V.S.A. § 2483b(d), by striking out subdivision (3) in
13 its entirety and inserting in lieu thereof a new subdivision (3) to read:

14 (d)(1) A credit reporting agency shall lift a protected consumer security
15 freeze temporarily to allow access by a specific party or parties, or for a
16 specific period of time, upon a request:

17 (A) from the protected consumer’s representative, if the protected
18 consumer is 15 years of age or younger; or

19 (B) from the protected consumer and the protected consumer’s
20 representative jointly, if the protected consumer is 16 or 17 years of age.

1 (2) The party or parties making a request pursuant to subdivision (1) of
2 this subsection shall submit the request to the consumer reporting agency:

3 (A) at the address or other point of contact provided by the consumer
4 reporting agency;

5 (B) in the manner specified by the consumer reporting agency; and

6 (C) that includes:

7 (i) proper authority, and if applicable, sufficient proof of
8 identification of the protected consumer who is 16 or 17 years of age; and

9 (ii) the unique personal identification number, password, or other
10 method of authentication provided by the credit reporting agency pursuant to
11 subsection (c) of this section.

12 Sixth: In Sec. 5, in 9 V.S.A. § 2483b(e), by striking out “from a consumer”

13 Seventh: In Sec. 5, in 9 V.S.A. § 2483b(f), by striking out “from a
14 consumer” and by striking out “(e)” and inserting in lieu thereof “(d)”

15 Eighth: In Sec. 5, in 9 V.S.A. § 2483b(g)(2) in the first sentence, by
16 striking out “by the consumer” and inserting in lieu thereof “by the protected
17 consumer or by his or her representative”

18 Ninth: In Sec. 5, in 9 V.S.A. § 2483b, by striking out subsection (i) in its
19 entirety and inserting in lieu thereof a new subsection (i) to read:

20 (i) A credit reporting agency that receives a request to place a protected
21 consumer security freeze pursuant to this section shall disclose to the protected

1 consumer and his or her representative the process of placing and lifting
2 temporarily a security freeze and the process for allowing access to
3 information from the protected consumer’s credit report for a specific party,
4 parties, or period of time while the protected consumer security freeze is in
5 place.

6 Tenth: In Sec. 5, in 9 V.S.A. § 2483b, by striking out subsection (j) in its
7 entirety and inserting in lieu thereof a new subsection (j) to read:

8 (j)(1) A protected consumer security freeze shall remain in place until the
9 credit reporting agency receives a request to remove the freeze from:

10 (A) the protected consumer’s representative;

11 (B) in the case of a protected consumer who is 16 or 17 years of age,
12 the protected consumer and the protected consumer’s representative; or

13 (C) the consumer who is subject to the protected consumer security
14 freeze.

15 (2) A credit reporting agency shall remove a protected consumer
16 security freeze within three business days after receiving a proper request for
17 removal.

18 (3) The party or parties requesting the removal of a protected consumer
19 security freeze pursuant to subdivision (1) of this subsection shall submit to the
20 consumer reporting agency a proper request for removal:

1 (A) at the address or other point of contact provided by the consumer
2 reporting agency;

3 (B) in the manner specified by the consumer reporting agency; and

4 (C) that includes:

5 (i) proper authority, and if applicable, sufficient proof of
6 identification of the protected consumer who is 16 or 17 years of age; and

7 (ii) the unique personal identification number, password, or other
8 method of authentication provided by the credit reporting agency pursuant to
9 subsection (c) of this section.

10 Eleventh: In Sec. 7, in subsection (b), by striking out “from the effective
11 date of the act” and inserting in lieu thereof “from the date of passage”

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15 (Committee vote: _____)

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Representative _____

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FOR THE COMMITTEE