

1 TO THE HONORABLE SENATE:

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

7 First: In Sec. 4, in 9 V.S.A. § 2480a, by striking out subdivision (12) in its
8 entirety and inserting in lieu thereof a new subdivision (12) to read:

9 (12) “Protected consumer” means a natural person who, at the time a
10 request for a security freeze is made, is:

11 (A) under 16 years of age;

12 (B) an incapacitated person; or

13 (C) a protected person.

14 Second: In Sec. 4, in 9 V.S.A. § 2480a, by striking out subdivision (18) in
15 its entirety and inserting in lieu thereof a new subdivision (18) to read:

16 (18) “Sufficient proof of authority” means documentation that shows
17 that a person has authority to act on behalf of a protected consumer, including:

18 (A) a birth certificate;

19 (B) a court order;

20 (C) a lawfully executed power of attorney; or

1 (D) a written, notarized statement signed by the person that expressly
2 describes the person’s authority to act on behalf of the protected consumer.

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

5 (a) A consumer reporting agency shall place a security freeze for a
6 protected consumer if the protected consumer’s representative submits a
7 request, including proper authority, to the address and in the manner specified
8 by the consumer reporting agency.

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

11 (d)(1) A credit reporting agency shall lift temporarily a protected consumer
12 security freeze to allow access by a specific party or parties or for a specific
13 period of time, upon a request from the protected consumer’s representative.

14 (2) The protected consumer’s representative shall submit the request to
15 the address and in the manner specified by the consumer reporting agency.

16 (3) The request shall include:

17 (A) proper authority; and

18 (B) the unique personal identification number, password, or other
19 method of authentication provided by the credit reporting agency pursuant to
20 subsection (c) of this section.

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

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

5 (A) the protected consumer’s representative; or

6 (B) the consumer who is subject to the protected consumer security
7 freeze.

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

11 (3) The party requesting the removal of a protected consumer security
12 freeze pursuant to subdivision (1) of this subsection shall submit the request to
13 the address and in the manner specified by the consumer reporting agency.

14 (4) The request shall include:

15 (A) proper authority; and

16 (B) the unique personal identification number, password, or other
17 method of authentication provided by the credit reporting agency pursuant to
18 subsection (c) of this section.

1 Sixth: By adding a Sec. 6a to read:

2 Sec. 6a. ONE-STOP FREEZE NOTIFICATION

3 (a) The Attorney General, in consultation with industry stakeholders, shall
4 consider one or more methods to ease the burden on consumers when placing
5 or lifting a credit security freeze, including the right to place a freeze with a
6 single nationwide credit reporting agency and require that agency to initiate a
7 freeze with other agencies.

8 (b) On or before January 15, 2019, the Attorney General shall report his or
9 her findings and recommendations to the House Committee on Commerce and
10 Economic Development and the Senate Committee on Economic
11 Development, Housing and General Affairs.

12 Seventh: In Sec. 7, effective dates, in subsection (a), after the word
13 “section”, by inserting and 6a

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17 (Committee vote: _____)

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Senator _____

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FOR THE COMMITTEE