

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 [Auto renewal?]

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

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

12 (A) under 16 years of age;

13 (B) an incapacitated person; or

14 (C) a protected person.

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

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

19 (A) a birth certificate;

20 (B) a court order;

21 (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.

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1 (Committee vote: \_\_\_\_\_)

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Senator \_\_\_\_\_

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FOR THE COMMITTEE