

THE GENERAL ASSEMBLY OF PENNSYLVANIA

HOUSE BILL

No. 1911 Session of  
2017

INTRODUCED BY HARKINS, MILLARD, DEAN, SCHLOSSBERG, BARRAR,  
SONNEY, YOUNGBLOOD, CALTAGIRONE, V. BROWN, W. KELLER,  
READSHAW, B. MILLER, M. QUINN, DeLUCA, FRANKEL, SCHWEYER AND  
PASHINSKI, NOVEMBER 14, 2017

REFERRED TO COMMITTEE ON COMMERCE, NOVEMBER 14, 2017

AN ACT

1 Amending the act of November 29, 2006 (P.L.1463, No.163),  
2 entitled "An act providing for protection from identity  
3 theft, for security freezes, for procedures for access after  
4 imposition and removal of security freezes and for related  
5 matters," further providing for fees.

6 The General Assembly of the Commonwealth of Pennsylvania  
7 hereby enacts as follows:

8 Section 1. Section 9 of the act of November 29, 2006  
9 (P.L.1463, No.163), known as the Credit Reporting Agency Act, is  
10 amended to read:

11 Section 9. Fees.

12 (a) General rule.--A consumer reporting agency may not  
13 impose a [reasonable] charge on a consumer for [initially]  
14 placing a security freeze on a consumer report. [The amount of  
15 the charge may not exceed \$10. The] A charge to temporarily lift  
16 the security freeze may not exceed [\$10] \$5 per request. At no  
17 time shall the consumer be charged for removing the freeze.

18 (b) Exceptions.--

1           (1) A consumer [will] may not be charged by a consumer  
2 reporting agency for [placing a security freeze or]  
3 temporarily lifting a security freeze if the consumer is a  
4 victim of identity theft and provides, or has provided, the  
5 consumer reporting agency with a copy of a police report.

6           (2) A consumer [will] may not be charged by a consumer  
7 reporting agency for [placing] temporarily lifting a security  
8 freeze if the consumer is 65 years of age or older.

9           (c) Confirmation required.--If a security freeze is in  
10 place, a consumer reporting agency shall not change any of the  
11 following information regarding a consumer without sending a  
12 written confirmation of the change to the consumer within 30  
13 days of the change being posted:

- 14           (1) Name.
- 15           (2) Date of birth.
- 16           (3) Social Security number.
- 17           (4) Address.

18 Written confirmation is not required for technical modifications  
19 of a consumer's official information, including name and street  
20 abbreviations, complete spellings or transposition of numbers or  
21 letters. In the case of an address change, the written  
22 confirmation shall be sent to both the new address and to the  
23 former address.

24           Section 2. This act shall take effect in 60 days.