

119TH CONGRESS
1ST SESSION

S. _____

To amend the Fair Credit Reporting Act to address the placement of security freezes for protected consumers, and for other purposes.

IN THE SENATE OF THE UNITED STATES

Ms. HASSAN (for herself and Mr. CORNYN) introduced the following bill; which was read twice and referred to the Committee on _____

A BILL

To amend the Fair Credit Reporting Act to address the placement of security freezes for protected consumers, and for other purposes.

1 *Be it enacted by the Senate and House of Representa-*
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Credit Freeze for Kids
5 Act”.

6 **SEC. 2. SECURITY FREEZES FOR PROTECTED CONSUMERS.**

7 (a) IN GENERAL.—Section 605A(j)(2)(A) of the Fair
8 Credit Reporting Act (15 U.S.C. 1681c–1(j)(2)(A)) is
9 amended to read as follows:

1 “(A) IN GENERAL.—Upon receiving a di-
2 rect request from a protected consumer’s rep-
3 resentative that a consumer reporting agency
4 place a security freeze, which shall include suf-
5 ficient proof of identification, sufficient proof of
6 authority, and all other necessary documenta-
7 tion, the following shall apply:

8 “(i) The consumer reporting agency
9 shall, free of charge—

10 “(I) in the case of a request that
11 is by toll-free telephone, secure elec-
12 tronic means, or mail, place the secu-
13 rity freeze not later than 3 business
14 days after receiving the request di-
15 rectly from the protected consumer’s
16 representative; and

17 “(II) not later than 3 business
18 days after receiving the request di-
19 rectly from the protected consumer’s
20 representative, notify each other con-
21 sumer reporting agency regarding the
22 request.

23 “(ii) A consumer reporting agency re-
24 ceiving a notification submitted under
25 clause (i)(II) shall place the requested

1 freeze not later than 3 business days after
2 receiving that notification.”.

3 (b) EFFECTIVE DATE.—The amendments made by
4 subsection (a) shall take effect on the date that is 18
5 months after the date of enactment of this Act.