

2013 DRAFTING REQUEST

Senate Substitute Amendment (SSA-SB283)

Received: 9/23/2013 Received By: agary
Wanted: As time permits Same as LRB: -1533
For: Dale Schultz (608) 266-0703 By/Representing: Sanchit
May Contact: Drafter: agary
Subject: Fin. Inst. - miscellaneous Addl. Drafters: mkunkel
Trade Regulation - other
Extra Copies: MDK

Submit via email: YES
Requester's email: Sen.Schultz@legis.wisconsin.gov
Carbon copy (CC) to: aaron.gary@legis.wisconsin.gov

Pre Topic:

No specific pre topic given

Topic:

Consumer credit report "security freezes" by parents and guardians

Instructions:

Wants sub to SB-283 that reflects AB-248

Drafting History:

<u>Vers.</u>	<u>Drafted</u>	<u>Reviewed</u>	<u>Typed</u>	<u>Proofed</u>	<u>Submitted</u>	<u>Jacketed</u>	<u>Required</u>
/?	agary 9/23/2013	kfollett 9/24/2013	rschluet 9/24/2013	_____			
/P1	agary 9/25/2013			_____	srose 9/24/2013		
/1		kfollett	jfrantze	_____	mbarman	mbarman	

<u>Vers.</u>	<u>Drafted</u>	<u>Reviewed</u>	<u>Typed</u>	<u>Proofed</u>	<u>Submitted</u>	<u>Jacketed</u>	<u>Required</u>
		9/25/2013	9/25/2013	_____	9/25/2013	9/25/2013	

FE Sent For:

<END>

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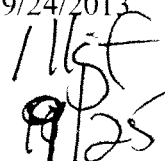

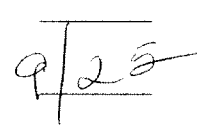
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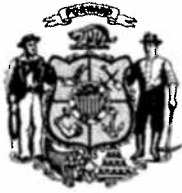
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/?	agary	1/Plkjf 9/24		_____			

FE Sent For:

<END>



State of Wisconsin
2013 - 2014 LEGISLATURE

SOON



in
9/23
AR

LRB-15322 50119/P1
MDK:kjf:jb

Senate Substitute Amendment,

TO **2013 ASSEMBLY BILL 248**

283

RMNR

D-note

June 17, 2013 - Introduced by Representatives THIESFELDT, STONE, HEBL, KAHL, JACQUE, LOUDENBECK, SPIROS, BALLWEG, WILLIAMS, BROOKS, POPE, A. OTT, OHNSTAD, WRIGHT, BERCEAU, RIPP, PRIDEMORE, TITTL and BERNIER, cosponsored by Senators SCHULTZ, RISSER, GUBEX, L. TAYLOR, GROTHMAN and HANSEN. Referred to Committee on Consumer Protection.

Regler

- 1 AN ACT to create 100.545 of the statutes; relating to: restricting the release of
- 2 credit information about certain protected individuals and providing a penalty.

Analysis by the Legislative Reference Bureau

Current law generally allows an individual to prohibit a consumer reporting agency (CRA) from releasing the individual's consumer report (credit report) for any purpose related to the extension of credit without the individual's prior authorization. If an individual makes a proper request to a CRA, provides proper identification, and pays any applicable fee, the CRA must include a "security freeze" on the individual's credit report. A CRA may not release an individual's credit report for an extension of credit if the report includes a security freeze. There are various exceptions to these requirements, including CRAs to which the requirements do not apply and exceptions allowing a CRA to release an individual's credit report that includes a security freeze for specified purposes or under specified circumstances. Current law also includes procedures for an individual to authorize release of a credit report that includes a security freeze. In addition, a CRA must remove a security freeze upon an individual's request, but may charge a fee to do so.

This bill provides for additional security freezes by allowing representatives to obtain security freezes on behalf of protected consumers. The bill defines a "protected consumer" as either: 1) an individual who is under 16 years old; or 2) an individual for whom a guardian or conservator has been appointed. The bill defines a "representative" as a person who provides "sufficient proof of authority" to act on behalf of a protected consumer, which is defined to include: 1) a court order; 2) a power of attorney; or 3) a notarized statement describing the authority to act on

substitute amendment

ASSEMBLY BILL 248

substitute amendment

behalf of a protected consumer. Under the bill, a representative may request a security freeze for a protected consumer by providing a CRA with the sufficient proof of authority described above, as well as "sufficient proof of identification" of both the representative and protected consumer. The bill defines "sufficient proof of identification" to include: 1) a social security number (SSN) or copy of a SSN card; 2) a certified or official copy of a birth certificate; or 3) a copy of a motor vehicle operator's license or identification card.

If a CRA receives a representative's request for a security freeze on behalf of a protected consumer, and the CRA already has a file on the protected consumer, the CRA must place a security freeze that prohibits the CRA from releasing the protected consumer's credit report. If the CRA does not have a file on the protected consumer, the CRA must place a security freeze by creating a record identifying the protected consumer. The bill prohibits using the record for credit considerations. The bill requires a CRA to verify that it has no file by checking names and SSNs in its existing files. The bill requires a CRA to place a security freeze within 30 days after receiving a request that complies with the bill, regardless of whether the CRA already has a file on the protected consumer. Upon placement of a security freeze, the CRA may not release the protected consumer's credit report, any information derived from the credit report, or any record created under the bill, unless the security freeze is removed as discussed below.

The bill also does the following:

1. Creates procedures for representatives and protected consumers to have CRAs remove security freezes and allows CRAs to remove security freezes based on material misrepresentation of fact by representatives or protected consumers.
2. Allows CRAs to charge a reasonable fee not exceeding \$10 for placing or removing security freezes, but prohibits fees in cases involving identity theft or protected consumers under 16 years old who already have files at CRAs.
3. Creates exceptions from the bill's requirements, including the exceptions that apply to security freeze restrictions under current law, as well as exceptions for information used for criminal records, fraud prevention or detection, personal loss history information, or certain background screening purposes.
4. Allows the Department of Agriculture, Trade and Consumer Protection and the Department of Justice to bring actions to enforce the bill's requirements.
5. Subjects a person who violates the bill to a civil forfeiture of not more than \$1,000 per violation.

For further information see the *state* fiscal estimate, which will be printed as an appendix to this bill.

substitute amendments

The people of the state of Wisconsin, represented in senate and assembly, do enact as follows:

ASSEMBLY BILL 248

1 **100.545 Security freezes for protected consumers.** (1) DEFINITIONS. In
2 this section:

3 (a) "Consumer report" has the meaning given in 15 USC 1681a (d).

4 (b) "Consumer reporting agency" has the meaning given in s. 15 USC 1681a (f).

5 (c) "Protected consumer" means an individual who is one of the following:

6 1. Under the age of 16 years at the time a request for the placement of a security
7 freeze is made under sub. (3) (a).

8 2. An individual for whom a guardian or conservator has been appointed.

9 (d) "Record" means a compilation of information about a protected consumer
10 that satisfies all of the following:

11 1. The compilation identifies the protected consumer.

12 2. The compilation is created by a consumer reporting agency solely for the
13 purpose of complying with this section.

14 (e) "Representative" means a person who provides to a consumer reporting
15 agency sufficient proof of authority to act on behalf of a protected consumer.

16 (f) "Security freeze for a protected consumer" means one of the following:

17 1. If a consumer reporting agency does not have a file pertaining to a protected
18 consumer, a restriction placed on the protected consumer's record that prohibits,
19 except as provided in this section, the consumer reporting agency from releasing the
20 protected consumer's record.

21 2. If a consumer reporting agency has a file pertaining to the protected
22 consumer, a restriction placed on the protected consumer's credit report that
23 prohibits, except as provided in this section, the consumer reporting agency from
24 releasing the protected consumer's credit report or any information derived from the
25 protected consumer's credit report.

ASSEMBLY BILL 248**SECTION 1**

1 (g) "Sufficient proof of authority" means documentation that shows a
2 representative has authority to act on behalf of a protected consumer, including any
3 of the following:

4 1. An order issued by a court.

5 2. A lawfully executed and valid power of attorney.

6 3. A written, notarized statement signed by a representative that expressly
7 describes the authority of the representative to act on behalf of a protected consumer.

8 (h) "Sufficient proof of identification" means information or documentation
9 that identifies a protected consumer or a representative of a protected consumer,
10 including any of the following:

11 1. A social security number or a copy of a social security card issued by the social
12 security administration.

13 2. A certified or official copy of a birth certificate issued by the entity authorized
14 to issue the birth certificate.

15 3. A copy of an operator's license issued under ch. 343 or under a comparable
16 law of another state, an identification card issued under s. 343.50 or under a
17 comparable law of another state, or any other government issued identification.

18 **(2) EXCEPTIONS.** This section does not apply to the use of a protected consumer's
19 credit report or record by any of the following:

20 (a) A person administering a credit file monitoring subscription service to
21 which the protected consumer has subscribed or the representative of the protected
22 consumer has subscribed on behalf of the protected consumer.

23 (b) A person providing the protected consumer or the protected consumer's
24 representative with a copy of the protected consumer's credit report on request of the
25 protected consumer or the protected consumer's representative.

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1 (c) A person exempted under s. 100.54 (8) from the requirements of s. 100.54.

2 (d) An insurance company for the purpose of conducting its ordinary business.

3 (e) A consumer reporting agency's database or file that consists of information
4 concerning, and used for, one or more of the following, but not for credit granting
5 purposes:

6 1. Criminal record information.

7 2. Fraud prevention or detection.

8 3. Personal loss history information.

9 4. Employment, tenant, or other background screening.

10 **(3) PLACEMENT OF SECURITY FREEZE.** (a) A consumer reporting agency shall place
11 a security freeze for a protected consumer if the consumer reporting agency receives
12 a request from the protected consumer's representative for the placement of the
13 security freeze and the protected consumer's representative does all of the following:

14 1. Submits the request to the consumer reporting agency at the address or other
15 point of contact and in the manner specified by the consumer reporting agency.

16 2. Provides to the consumer reporting agency sufficient proof of identification
17 of the protected consumer and the representative.

18 3. Provides to the consumer reporting agency sufficient proof of authority to act
19 on behalf of the protected consumer.

20 4. Pays to the consumer reporting agency a fee as provided in sub. (5).

21 (b) If a consumer reporting agency does not have a file pertaining to a protected
22 consumer when the consumer reporting agency receives a request under par. (a), the
23 consumer reporting agency shall create a record for the protected consumer. Upon
24 receiving the request, the consumer reporting agency shall verify that no file
25 pertains to the protected consumer by checking for existing files relating to the

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1 protected consumer's name and social security number and for existing files relating
2 only to the protected consumer's social security number. A record created under this
3 paragraph may not be used to consider the protected consumer's creditworthiness,
4 credit standing, credit capacity, character, general reputation, personal
5 characteristics, or mode of living.

6 (c) Within 30 days after receiving a request that meets the requirements of par.
7 (a), a consumer reporting agency shall place a security freeze for the protected
8 consumer.

9 (d) Unless a security freeze for a protected consumer is removed in accordance
10 with sub. (4) or (6), a consumer reporting agency may not release the protected
11 consumer's credit report, any information derived from the protected consumer's
12 credit report, or any record created for the protected consumer.

13 (e) A security freeze for a protected consumer placed under par. (c) remains in
14 effect until one of the following occurs:

15 1. The protected consumer or the protected consumer's representative requests
16 the consumer reporting agency to remove the security freeze in accordance with sub.
17 (4).

18 2. The security freeze is removed in accordance with sub. (6).

19 **(4) REMOVAL OF SECURITY FREEZE.** (a) If a protected consumer or a protected
20 consumer's representative wishes to remove a security freeze for the protected
21 consumer, the protected consumer or the protected consumer's representative shall
22 do all of the following:

23 1. Submit a request for the removal of the security freeze to the consumer
24 reporting agency at the address or other point of contact and in the manner specified
25 by the consumer reporting agency.

ASSEMBLY BILL 248

1 2. Provide to the consumer reporting agency sufficient proof of identification
2 of the protected consumer and one of the following:

3 a. For a request by the protected consumer, proof that the sufficient proof of
4 authority for the protected consumer's representative to act on behalf of the
5 protected consumer is no longer valid.

6 b. For a request by the representative of the protected consumer, sufficient
7 proof of identification of the representative and sufficient proof of authority to act on
8 behalf of the protected consumer.

9 3. Pay to the consumer reporting agency a fee as provided in sub. (5).

10 (b) Within 30 days after receiving a request that meets the requirements of par.
11 (a), the consumer reporting agency shall remove the security freeze for the protected
12 consumer.

13 **(5) FEES.** (a) Except as provided in par. (b), a consumer reporting agency may
14 not charge a fee for any service performed under this section.

15 (b) A consumer reporting agency may charge a reasonable fee, not exceeding
16 \$10, for each placement or removal of a security freeze for a protected consumer.

17 (c) Notwithstanding par. (b), a consumer reporting agency may not charge any
18 fee under this section if any of the following applies:

19 1. The protected consumer's representative has obtained a police report or
20 affidavit of alleged identity fraud against the protected consumer and provides a
21 copy of the report or affidavit to the consumer reporting agency.

22 2. A request for the placement or removal of a security freeze is for a protected
23 consumer who is under the age of 16 years at the time of the request and the
24 consumer reporting agency has a file pertaining to the protected consumer.

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1 **(6) MATERIAL MISREPRESENTATIONS.** A consumer reporting agency may remove
 2 a security freeze for a protected consumer or delete a record of a protected consumer
 3 if the security freeze was placed or the record was created based on a material
 4 misrepresentation of fact by the protected consumer or the protected consumer's
 5 representative.

6 **(7) PENALTY; ENFORCEMENT.** (a) A person who violates this section may be
 7 required to forfeit not more than \$1,000 for each violation.

8 (b) The department of agriculture, trade and consumer protection or the
 9 department of justice, after consulting with the department of agriculture, trade and
 10 consumer protection, may bring an action for temporary or permanent injunctive or
 11 other relief for any violation of this section or an action for the penalty authorized
 12 in par. (a).

SECTION 2. Effective date.

13
 14 (1) This act takes effect on January 14, 2014, or on the day after publication,
 15 whichever is later.

(END)

D-Note

**DRAFTER'S NOTE
FROM THE
LEGISLATIVE REFERENCE BUREAU**

LRBs0119/P1dn

ARG: *kgf*

Date

Please review the attached draft carefully to ensure that it is consistent with your intent. This substitute amendment reflects AB-248 without AA1. My understanding is that no action was taken on AA1 to AB-248 at the committee hearing in which AB-248 was recommended for passage and that AA1 is no longer being pursued.

Please let me know if you would like any changes made to the attached draft or if you have any questions. If the attached draft meets with your approval, let me know and I will convert it to an introducible "/1" draft.

Aaron R. Gary
Legislative Attorney
Phone: (608) 261-6926
E-mail: aaron.gary@legis.state.wi.us

**DRAFTER'S NOTE
FROM THE
LEGISLATIVE REFERENCE BUREAU**

LRBs0119/P1dn
ARG:kjfrs

September 24, 2013

Please review the attached draft carefully to ensure that it is consistent with your intent. This substitute amendment reflects AB-248 without AA1. My understanding is that no action was taken on AA1 to AB-248 at the committee hearing in which AB-248 was recommended for passage and that AA1 is no longer being pursued.

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Aaron R. Gary
Legislative Attorney
Phone: (608) 261-6926
E-mail: aaron.gary@legis.state.wi.us

Gary, Aaron

From: Mulmuley, Sanchit
Sent: Tuesday, September 24, 2013 4:42 PM
To: Gary, Aaron
Subject: RE: Draft review: LRB s0119/P1 Topic: Consumer credit report "security freezes" by parents and guardians

Aaron,

Good to go.

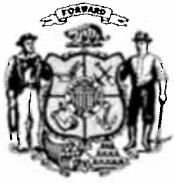
Thanks,

Sanchit Mulmuley
Committee Clerk
Office of State Senator Dale Schultz
(608) 266-0703
sanchit.mulmuley@legis.wi.gov

From: Sen.Schultz
Sent: Tuesday, September 24, 2013 4:41 PM
To: Mulmuley, Sanchit
Subject: Draft review: LRB s0119/P1 Topic: Consumer credit report "security freezes" by parents and guardians

From: LRB.Legal
Sent: Tuesday, September 24, 2013 4:24 PM
To: Sen.Schultz
Re: Draft review: LRB s0119/P1 Topic: Consumer credit report "security freezes" by parents and guardians

Following is the PDF version of draft LRB s0119/P1 and drafter's note.



TODAY



LRBs0119/14 1
ARG&MDK:kjf:rs

9/25

RM R

PRELIMINARY DRAFT - NOT READY FOR INTRODUCTION
SENATE SUBSTITUTE AMENDMENT ,
TO SENATE BILL 283

No changes

Regen

1 AN ACT to create 100.545 of the statutes; relating to: restricting the release of
2 credit information about certain protected individuals and providing a penalty.

Analysis by the Legislative Reference Bureau

Current law generally allows an individual to prohibit a consumer reporting agency (CRA) from releasing the individual's consumer report (credit report) for any purpose related to the extension of credit without the individual's prior authorization. If an individual makes a proper request to a CRA, provides proper identification, and pays any applicable fee, the CRA must include a "security freeze" on the individual's credit report. A CRA may not release an individual's credit report for an extension of credit if the report includes a security freeze. There are various exceptions to these requirements, including CRAs to which the requirements do not apply and exceptions allowing a CRA to release an individual's credit report that includes a security freeze for specified purposes or under specified circumstances. Current law also includes procedures for an individual to authorize release of a credit report that includes a security freeze. In addition, a CRA must remove a security freeze upon an individual's request, but may charge a fee to do so.

This substitute amendment provides for additional security freezes by allowing representatives to obtain security freezes on behalf of protected consumers. The substitute amendment defines a "protected consumer" as either: 1) an individual

who is under 16 years old; or 2) an individual for whom a guardian or conservator has been appointed. The substitute amendment defines a “representative” as a person who provides “sufficient proof of authority” to act on behalf of a protected consumer, which is defined to include: 1) a court order; 2) a power of attorney; or 3) a notarized statement describing the authority to act on behalf of a protected consumer. Under the substitute amendment, a representative may request a security freeze for a protected consumer by providing a CRA with the sufficient proof of authority described above, as well as “sufficient proof of identification” of both the representative and protected consumer. The substitute amendment defines “sufficient proof of identification” to include: 1) a social security number (SSN) or copy of a SSN card; 2) a certified or official copy of a birth certificate; or 3) a copy of a motor vehicle operator’s license or identification card.

If a CRA receives a representative’s request for a security freeze on behalf of a protected consumer, and the CRA already has a file on the protected consumer, the CRA must place a security freeze that prohibits the CRA from releasing the protected consumer’s credit report. If the CRA does not have a file on the protected consumer, the CRA must place a security freeze by creating a record identifying the protected consumer. The substitute amendment prohibits using the record for credit considerations. The substitute amendment requires a CRA to verify that it has no file by checking names and SSNs in its existing files. The substitute amendment requires a CRA to place a security freeze within 30 days after receiving a request that complies with the substitute amendment, regardless of whether the CRA already has a file on the protected consumer. Upon placement of a security freeze, the CRA may not release the protected consumer’s credit report, any information derived from the credit report, or any record created under the substitute amendment, unless the security freeze is removed as discussed below.

The substitute amendment also does the following:

1. Creates procedures for representatives and protected consumers to have CRAs remove security freezes and allows CRAs to remove security freezes based on material misrepresentation of fact by representatives or protected consumers.
2. Allows CRAs to charge a reasonable fee not exceeding \$10 for placing or removing security freezes, but prohibits fees in cases involving identity theft or protected consumers under 16 years old who already have files at CRAs.
3. Creates exceptions from the substitute amendment’s requirements, including the exceptions that apply to security freeze restrictions under current law, as well as exceptions for information used for criminal records, fraud prevention or detection, personal loss history information, or certain background screening purposes.
4. Allows the Department of Agriculture, Trade and Consumer Protection and the Department of Justice to bring actions to enforce the substitute amendment’s requirements.

5. Subjects a person who violates the substitute amendment to a civil forfeiture of not more than \$1,000 per violation.

The people of the state of Wisconsin, represented in senate and assembly, do enact as follows:

1 **SECTION 1.** 100.545 of the statutes is created to read:

2 **100.545 Security freezes for protected consumers.** (1) DEFINITIONS. In
3 this section:

4 (a) “Consumer report” has the meaning given in 15 USC 1681a (d).

5 (b) “Consumer reporting agency” has the meaning given in s. 15 USC 1681a (f).

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7 1. Under the age of 16 years at the time a request for the placement of a security
8 freeze is made under sub. (3) (a).

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10 (d) “Record” means a compilation of information about a protected consumer
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14 purpose of complying with this section.

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18 1. If a consumer reporting agency does not have a file pertaining to a protected
19 consumer, a restriction placed on the protected consumer’s record that prohibits,
20 except as provided in this section, the consumer reporting agency from releasing the
21 protected consumer’s record.

1 2. If a consumer reporting agency has a file pertaining to the protected
2 consumer, a restriction placed on the protected consumer's credit report that
3 prohibits, except as provided in this section, the consumer reporting agency from
4 releasing the protected consumer's credit report or any information derived from the
5 protected consumer's credit report.

6 (g) "Sufficient proof of authority" means documentation that shows a
7 representative has authority to act on behalf of a protected consumer, including any
8 of the following:

9 1. An order issued by a court.

10 2. A lawfully executed and valid power of attorney.

11 3. A written, notarized statement signed by a representative that expressly
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17 security administration.

18 2. A certified or official copy of a birth certificate issued by the entity authorized
19 to issue the birth certificate.

20 3. A copy of an operator's license issued under ch. 343 or under a comparable
21 law of another state, an identification card issued under s. 343.50 or under a
22 comparable law of another state, or any other government issued identification.

23 (2) EXCEPTIONS. This section does not apply to the use of a protected consumer's
24 credit report or record by any of the following:

1 (a) A person administering a credit file monitoring subscription service to
2 which the protected consumer has subscribed or the representative of the protected
3 consumer has subscribed on behalf of the protected consumer.

4 (b) A person providing the protected consumer or the protected consumer's
5 representative with a copy of the protected consumer's credit report on request of the
6 protected consumer or the protected consumer's representative.

7 (c) A person exempted under s. 100.54 (8) from the requirements of s. 100.54.

8 (d) An insurance company for the purpose of conducting its ordinary business.

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18 a request from the protected consumer's representative for the placement of the
19 security freeze and the protected consumer's representative does all of the following:

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21 point of contact and in the manner specified by the consumer reporting agency.

22 2. Provides to the consumer reporting agency sufficient proof of identification
23 of the protected consumer and the representative.

24 3. Provides to the consumer reporting agency sufficient proof of authority to act
25 on behalf of the protected consumer.

1 4. Pays to the consumer reporting agency a fee as provided in sub. (5).

2 (b) If a consumer reporting agency does not have a file pertaining to a protected
3 consumer when the consumer reporting agency receives a request under par. (a), the
4 consumer reporting agency shall create a record for the protected consumer. Upon
5 receiving the request, the consumer reporting agency shall verify that no file
6 pertains to the protected consumer by checking for existing files relating to the
7 protected consumer's name and social security number and for existing files relating
8 only to the protected consumer's social security number. A record created under this
9 paragraph may not be used to consider the protected consumer's creditworthiness,
10 credit standing, credit capacity, character, general reputation, personal
11 characteristics, or mode of living.

12 (c) Within 30 days after receiving a request that meets the requirements of par.
13 (a), a consumer reporting agency shall place a security freeze for the protected
14 consumer.

15 (d) Unless a security freeze for a protected consumer is removed in accordance
16 with sub. (4) or (6), a consumer reporting agency may not release the protected
17 consumer's credit report, any information derived from the protected consumer's
18 credit report, or any record created for the protected consumer.

19 (e) A security freeze for a protected consumer placed under par. (c) remains in
20 effect until one of the following occurs:

21 1. The protected consumer or the protected consumer's representative requests
22 the consumer reporting agency to remove the security freeze in accordance with sub.
23 (4).

24 2. The security freeze is removed in accordance with sub. (6).

1 **(4) REMOVAL OF SECURITY FREEZE.** (a) If a protected consumer or a protected
2 consumer's representative wishes to remove a security freeze for the protected
3 consumer, the protected consumer or the protected consumer's representative shall
4 do all of the following:

5 1. Submit a request for the removal of the security freeze to the consumer
6 reporting agency at the address or other point of contact and in the manner specified
7 by the consumer reporting agency.

8 2. Provide to the consumer reporting agency sufficient proof of identification
9 of the protected consumer and one of the following:

10 a. For a request by the protected consumer, proof that the sufficient proof of
11 authority for the protected consumer's representative to act on behalf of the
12 protected consumer is no longer valid.

13 b. For a request by the representative of the protected consumer, sufficient
14 proof of identification of the representative and sufficient proof of authority to act on
15 behalf of the protected consumer.

16 3. Pay to the consumer reporting agency a fee as provided in sub. (5).

17 (b) Within 30 days after receiving a request that meets the requirements of par.
18 (a), the consumer reporting agency shall remove the security freeze for the protected
19 consumer.

20 **(5) FEES.** (a) Except as provided in par. (b), a consumer reporting agency may
21 not charge a fee for any service performed under this section.

22 (b) A consumer reporting agency may charge a reasonable fee, not exceeding
23 \$10, for each placement or removal of a security freeze for a protected consumer.

24 (c) Notwithstanding par. (b), a consumer reporting agency may not charge any
25 fee under this section if any of the following applies:

