2015 ASSEMBLY BILL 753

January 20, 2016 – Introduced by Representatives RODRIGUEZ, ALLEN, DOYLE, HORLACHER, KNODL, T. LARSON, A. OTT, ROHRKASTE and SKOWRONSKI, cosponsored by Senators CARPENTER and L TAYLOR. Referred to Committee on Consumer Protection.

AN ACT to renumber and amend 100.54 (9) (b); and to create 100.54 (9) (b) 2. of the statutes; relating to: exemption from fees relating to security freezes on consumer credit reports.

Analysis by the Legislative Reference Bureau
This bill exempts a person who is 62 years of age or older from having to pay a fee for requesting that a consumer credit reporting agency do any of the following: 1) include a security freeze with the person’s consumer credit report; 2) release the person’s report despite a security freeze; or 3) remove a security freeze from the person’s report. Under current law, a security freeze on a person’s consumer credit report prohibits consumer credit reporting agencies from releasing the report to any person for any purpose related to the extension of credit without prior authorization.

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

SECTION 1. 100.54 (9) (b) of the statutes is renumbered 100.54 (9) (b) (intro.) and amended to read:

100.54 (9) (b) (intro.) A consumer reporting agency may not charge a fee to an any of the following:

1. An individual who submits evidence satisfactory to the consumer reporting agency that the individual made a report to a law enforcement agency under s. 943.201 (4) regarding the individual's personal identifying information or a personal identifying document. A copy of a law enforcement agency's report under s. 943.201 (4) is considered satisfactory evidence for purposes of this paragraph subdivision.

SECTION 2. 100.54 (9) (b) 2. of the statutes is created to read:

100.54 (9) (b) 2. A person who is 62 years of age or older.

(END)