

1.1 moves to amend H.F. No. 3480, the first engrossment, as follows:

1.2 Page 2, delete section 2 and insert:

1.3 "Sec. 2. **[13C.05] ALTERNATIVE DISPUTE RESOLUTION.**

1.4 A contract between a consumer reporting agency and a consumer that allows or requires
1.5 arbitration, mediation, or any other form of alternative dispute resolution must be venued
1.6 in the county of this state where the consumer resides. Any clause in the contract that
1.7 provides otherwise is void and unenforceable.

1.8 **EFFECTIVE DATE.** This section is effective the day following final enactment and
1.9 applies to contracts entered into on or after that date.

1.10 Sec. 3. **[13C.06] CREDIT MONITORING SERVICES.**

1.11 If a consumer reporting agency has had a breach of the security system involving a
1.12 consumer's personal information, as provided in section 325E.61, the consumer reporting
1.13 agency must offer credit monitory services to the consumer for six years from the date of
1.14 the breach, or the date the consumer reporting agency notifies the consumer of the breach,
1.15 whichever is later. The credit monitoring services must be offered at no cost to the consumer.

1.16 **EFFECTIVE DATE.** This section is effective the day following final enactment and
1.17 applies to breaches of the security system that occur on or after that date."

1.18 Amend the title accordingly