## House Research

## - Bill Summary -

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Security freezes and data breaches Subject:

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This bill prohibits a consumer reporting agency from charging a fee to a consumer for placing, temporarily lifting, or removing a security freeze. It also prohibits consumer reporting agencies from including an arbitration or mediation clause, or limiting the agency's liability, for additional credit monitoring services that are being engaged because of a data breach. These sections are effective the day following final enactment