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### Overview

This bill requires consumer reporting agencies to not charge a fee for a consumer to institute a security freeze if the consumer has been a victim of a data breach.

#### Section

- 1** **Definitions.** Defines “victim of a data breach” as a consumer that has received notice that there has been a breach of the security system involving the consumer’s personal information.
- 2** **Fees.** Requires consumer reporting agencies to not charge a fee to consumers who institute a security freeze if the consumer has been the victim of a data breach and provides the consumer reporting agency with a copy of the data breach notice.
- 3** **[13C.05] Contract clauses.** Prohibits a consumer reporting agency from including an arbitration or mediation clause, or limiting the agency’s liability, in a contract for additional credit monitoring services that were engaged due to a breach of the consumer’s data.
- 4** **Effective date.** Sections 1 to 3 are effective retroactively for data breaches that occurred on or after July 2, 2017.