

House _____ Amendment NO. _____

Offered By

1 AMEND House Bill No. 1618, Page 2, Section 407.1380, Lines 17-18, by deleting all of said lines
2 and inserting in lieu thereof the following:

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4 "(5) "Protected consumer", an individual who is an incapacitated person, or a protected person for
5 whom a guardian, guardian ad litem, or conservator has been appointed, or a person who is under
6 eighteen years of age at the time a request for the placement of a security freeze is made under
7 section 407.1387, or an individual receiving guardianship or adoptive services from the children's
8 division;"; and

9
10 Further amend said bill, section and page, Lines 28-29, by deleting all of said lines and inserting in
11 lieu thereof the following:

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13 "(8) "Representative", a person who provides to a consumer credit reporting agency sufficient proof
14 of authority to act on behalf of a protected consumer and shall include a duly appointed guardian ad
15 litem or a children's division worker;"; and

16
17 Further amend said bill, Page 3, Section 407.1382, Lines 10-16, by deleting all of said lines and
18 inserting in lieu thereof the following:

19
20 "2. A consumer credit reporting agency shall honor a consumer's request for a security
21 freeze within five business days of receipt of such request. A consumer credit reporting agency may
22 assess a fee of up to five dollars for the first request by a consumer to place a security freeze, and up
23 to ten dollars for any subsequent request to place a security freeze made by the same consumer,
24 except that at no time shall a fee be assessed for a request to place a security freeze if the request is
25 accompanied by an incident report as defined under section 570.222."; and

26
27 Further amend said bill and section, Page 5, Lines 103-107, by deleting all of said lines and
28 inserting in lieu thereof the following:

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30 "[9.] 10. A consumer credit reporting agency may assess a fee of up to five dollars to temporarily
31 lift a security freeze, except that at no time shall a fee be assessed for a request to temporarily lift a
32 security freeze that was placed in conjunction with an incident report under subsection 2 of this
33 section. No fee shall be assessed for a request to permanently remove a security freeze."; and

34
35 Further amend said bill, page, and section, Line 109, by inserting after "Section 1681g(d)," on said
36 line, the following:

Standing Action Taken _____ Date _____

Select Action Taken _____ Date _____

1 "or a notice required under section 407.1500, RSMo, as amended,"; and

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4 Further amend said bill, Page 8, Section 407.1387, Lines 59-60, by deleting all of said lines and
5 inserting in lieu thereof the following:

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7 "with whom the consumer has, or prior to the assignment had, a lawful account, contract, or debtor-
8 creditor relationship for the purposes of reviewing the active lawful account or collecting"; and

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10 Further amend said bill, section and page, Line 80, by inserting after the phrase "institution for" the
11 following:

12

13 "lawful"; and

14

15 Further amend said bill by amending the title, enacting clause, and intersectional references
16 accordingly.

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