

HB 1618 -- Missouri Consumer Report Security Freeze Act

Sponsor: Jones (117)

This bill establishes the Missouri Consumer Report Security Freeze Act and defines "consumer," "consumer report," "consumer reporting agency," "employment purposes," and "security freeze." Procedures are established for a person to place a security freeze on his or her consumer report, and a consumer reporting agency must remove or temporarily lift a freeze upon the consumer's request or if the consumer report was frozen due to a material misrepresentation of fact by the consumer.

The bill becomes effective January 1, 2009.