

HB 1931 -- CONSUMER CREDIT FREEZE

SPONSOR: Tate

This bill allows the guardian of any individual who is under 16 years of age to request that a consumer credit reporting agency place a security freeze on the individual's credit report. If a consumer credit reporting agency does not have a file pertaining to the individual when the agency receives a request for the credit freeze, the agency must create a record for the consumer and place a security freeze on the record.