

**1st Sub. S.B. 39**  
**CONSUMER CREDIT PROTECTION**

Senator **Carlene M. Walker** proposes the following amendments:

1. *Page 2, Line 33*

*Senate 2nd Reading Amendments*  
*2-10-2005:*

33 This bill takes effect on ~~§~~→ [July] {~~January~~} July ←~~§~~ 1, 2006.

2. *Page 3, Lines 61 through 70:*

61 (4) (a) "Proper identification" means ~~{ a form of positive identification issued by a~~  
62 ~~governmental entity that:~~  
63 ~~(a) contains:~~  
64 ~~(i) a numerical identifier; and~~  
65 ~~(ii) a photograph of the person identified; and~~  
66 ~~(b) may include:~~  
67 ~~(i) a state identification card;~~  
68 ~~(ii) a state driver license;~~  
69 ~~(iii) a United States military identification card; or~~  
70 ~~(iv) a United States passport.}~~ that information that is generally deemed sufficient to identify  
a person.

(b) "Proper identification" may not be interpreted by a consumer reporting agency to include  
additional information about a consumer's employment, personal, or family history unless the  
information described in Subsection (4)(a) does not reasonably identify the consumer.

3. *Page 3, Line 81:*

81 (ii) by other reliable means that may be developed using telephone, fax, the Internet, or other  
electronic media;

4. *Page 4, Line 101:*

101 requestor that the consumer's credit report is subject to a security freeze.

(e) A consumer reporting agency may remove, temporarily or permanently, a security freeze  
from a consumer's credit report only in the following cases:

(i) upon request by the consumer under Subsection (4); or

(ii) if the security freeze is placed on the consumer's credit report based on a material

misrepresentation of fact by the consumer.

(f) (i) A material misrepresentation of fact under Subsection (2)(e)(ii) is a misrepresentation that the consumer makes in a request for a credit freeze in an attempt to defraud the consumer reporting agency.

(ii) Before a consumer reporting agency may remove a security freeze from a consumer's credit report under Subsection (2)(e)(ii), the consumer reporting agency shall notify the consumer in writing that the security freeze will be removed.

5. Page 4, Lines 110 through 112:

110 (C) a credit-line increase; or  
111 (ii) collecting a financial obligation owing; ~~{or}~~  
112 ~~{(iii) extending credit to the consumer;}~~

6. Page 7, Line 200

Senate 2nd Reading Amendments  
2-10-2005:

200 This bill takes effect on ~~§~~→ [July] ~~{January}~~ July ←~~§~~ 1, 2006.