



# House of Representatives *State of Utah*

W030 STATE CAPITOL COMPLEX • P.O. BOX 145030  
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February 17, 2006

Mr. Speaker:

The Business and Labor Committee recommends **2nd Sub. S.B. 71**, CONSUMER CREDIT PROTECTION, by Senator C. Walker, be replaced and reports a favorable recommendation on **3rd Sub. S.B. 71**, CONSUMER CREDIT PROTECTION with the following amendments:

1. *Page 5, Line 130:*

130 (B) the consumer provides the ~~{customer's}~~ consumer's personal  
identification number or password:

2. *Page 5, Lines 135 through 138:*

135 ~~{(2) Within ten business days after the day on which a consumer reporting~~  
~~agency~~  
136 ~~permanently removes a security freeze from a consumer's credit report, the~~  
~~consumer reporting~~  
137 ~~agency shall send a written confirmation of the removal of the security freeze to the~~  
~~consumer.}~~  
138 ~~{(3)}~~ (2) (a) A consumer reporting agency shall temporarily remove a  
security freeze upon

3. *Page 6, Line 160:*

160 provided in Subsection ~~{(3)}~~ (2) (b)(ii) if:

4. *Page 8, Line 240 through Page 9, Line 245:*

240 (1) ~~{(a)}~~ Except as provided in Subsection (2), a consumer reporting agency  
may charge  
241 a reasonable fee to a consumer for placing and temporarily removing a security  
freeze.  
242 ~~{(b) The fee paid under Subsection (1)(a) allows the consumer to place the~~  
~~security~~

Bill Number



SB0071S03

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- 243 freeze and to either permanently or temporarily remove the security freeze one  
time. }
- 244 { (c) Except as provided in Subsections (1)(b) and (2), a consumer reporting  
agency may
- 245 charge a fee for removal or temporary removal of a security freeze. }

Respectfully,

Stephen D. Clark  
Committee Chair

Voting: 9-0-4

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