

**S.B. 54**  
**CREDIT MONITORING FOR MINORS**

Senator **Aaron Osmond** proposes the following amendments:

1. *Page 1, Lines 21 through 22:*

21            { ~~allows, under certain circumstances, a credit reporting agency to charge a reasonable~~  
22    ~~fee for the placement or removal of a security freeze;~~ }

2. *Page 12, Lines 348 through 358:*

348            { ~~(1) Except as provided in Subsection (2), a~~ }    A consumer reporting agency may not charge  
349    ~~a fee for any service performed under this part.~~

350            { ~~(2) A consumer reporting agency may charge a reasonable fee, which does not exceed~~  
351    ~~\$5, for each placement or removal of a security freeze under this part, unless:~~

352    ~~—— (a) the protected consumer's representative:~~

353    ~~—— (i) has obtained a police report that states the protected consumer is the alleged victim~~  
354    ~~of identity fraud; and~~

355    ~~—— (ii) provides a copy of the report to the consumer reporting agency; or~~

356    ~~—— (b) (i) the protected consumer is less than 16 years of age at the time the request is~~  
357    ~~submitted to the consumer reporting agency; and~~

358    ~~—— (ii) the consumer reporting agency has a file that pertains to the protected consumer. }~~