

HOUSE No. 134

The Commonwealth of Massachusetts

PRESENTED BY:

Jennifer E. Benson

To the Honorable Senate and House of Representatives of the Commonwealth of Massachusetts in General Court assembled:

The undersigned legislators and/or citizens respectfully petition for the adoption of the accompanying bill:

An Act removing fees for security freezes and disclosures of consumer credit reports.

PETITION OF:

| NAME: | DISTRICT/ADDRESS: | DATE ADDED: |
|-------------------------------|-----------------------|------------------|
| <i>Jennifer E. Benson</i> | <i>37th Middlesex</i> | <i>1/18/2017</i> |
| <i>Robert M. Koczera</i> | <i>11th Bristol</i> | |
| <i>Daniel Cahill</i> | <i>10th Essex</i> | |
| <i>José F. Tosado</i> | <i>9th Hampden</i> | |
| <i>William Driscoll</i> | <i>7th Norfolk</i> | |
| <i>Sarah K. Peake</i> | <i>4th Barnstable</i> | |
| <i>Jack Lewis</i> | <i>7th Middlesex</i> | |
| <i>Steven Ultrino</i> | <i>33rd Middlesex</i> | |
| <i>David Paul Linsky</i> | <i>5th Middlesex</i> | |
| <i>Marjorie C. Decker</i> | <i>25th Middlesex</i> | |
| <i>Paul McMurtry</i> | <i>11th Norfolk</i> | |
| <i>Susan Williams Gifford</i> | <i>2nd Plymouth</i> | |
| <i>John W. Scibak</i> | <i>2nd Hampshire</i> | |
| <i>Paul R. Heroux</i> | <i>2nd Bristol</i> | |
| <i>Aaron Vega</i> | <i>5th Hampden</i> | |
| <i>Thomas M. Stanley</i> | <i>9th Middlesex</i> | |
| <i>Paul Brodeur</i> | <i>32nd Middlesex</i> | |
| <i>Angelo L. D'Emilia</i> | <i>8th Plymouth</i> | |

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| <i>Antonio F. D. Cabral</i> | <i>13th Bristol</i> |
| <i>Angelo J. Puppolo, Jr.</i> | <i>12th Hampden</i> |
| <i>Adrian Madaro</i> | <i>1st Suffolk</i> |
| <i>Kay Khan</i> | <i>11th Middlesex</i> |
| <i>Paul W. Mark</i> | <i>2nd Berkshire</i> |
| <i>Mike Connolly</i> | <i>26th Middlesex</i> |
| <i>Joseph W. McGonagle, Jr.</i> | <i>28th Middlesex</i> |
| <i>Keiko M. Orrall</i> | <i>12th Bristol</i> |
| <i>Solomon Goldstein-Rose</i> | <i>3rd Hampshire</i> |
| <i>Kathleen O'Connor Ives</i> | <i>First Essex</i> |
| <i>Louis L. Kafka</i> | <i>8th Norfolk</i> |
| <i>Elizabeth A. Poirier</i> | <i>14th Bristol</i> |
| <i>Angelo M. Scaccia</i> | <i>14th Suffolk</i> |
| <i>Chris Walsh</i> | <i>6th Middlesex</i> |
| <i>Bud Williams</i> | <i>11th Hampden</i> |
| <i>Anne M. Gobi</i> | <i>Worcester, Hampden, Hampshire and Middlesex</i> |
| <i>Colleen M. Garry</i> | <i>36th Middlesex</i> |
| <i>Michelle M. DuBois</i> | <i>10th Plymouth</i> |
| <i>Gailanne M. Cariddi</i> | <i>1st Berkshire</i> |
| <i>Daniel J. Hunt</i> | <i>13th Suffolk</i> |
| <i>John C. Velis</i> | <i>4th Hampden</i> |
| <i>John J. Mahoney</i> | <i>13th Worcester</i> |
| <i>Michael S. Day</i> | <i>31st Middlesex</i> |
| <i>Jonathan D. Zlotnik</i> | <i>2nd Worcester</i> |
| <i>Kevin J. Kuros</i> | <i>8th Worcester</i> |
| <i>Bradford R. Hill</i> | <i>4th Essex</i> |
| <i>Elizabeth A. Malia</i> | <i>11th Suffolk</i> |
| <i>Todd M. Smola</i> | <i>1st Hampden</i> |
| <i>Joan Meschino</i> | <i>3rd Plymouth</i> |
| <i>Denise Provost</i> | <i>27th Middlesex</i> |
| <i>Brian Murray</i> | <i>10th Worcester</i> |
| <i>Natalie Higgins</i> | <i>4th Worcester</i> |
| <i>James B. Eldridge</i> | <i>Middlesex and Worcester</i> |
| <i>Denise C. Garlick</i> | <i>13th Norfolk</i> |
| <i>Paul K. Frost</i> | <i>7th Worcester</i> |
| <i>Steven S. Howitt</i> | <i>4th Bristol</i> |
| <i>David M. Rogers</i> | <i>24th Middlesex</i> |
| <i>Randy Hunt</i> | <i>5th Barnstable</i> |

Brendan P. Crighton
William C. Galvin

Third Essex
6th Norfolk

HOUSE No. 134

By Ms. Benson of Lunenburg, a petition (accompanied by bill, House, No. 134) of Jennifer E. Benson and others relative to removing fees for security freezes and disclosures of consumer credit reports. Consumer Protection and Professional Licensure.

The Commonwealth of Massachusetts

**In the One Hundred and Ninetieth General Court
(2017-2018)**

An Act removing fees for security freezes and disclosures of consumer credit reports.

Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, as follows:

1 SECTION 1. Section 56 of chapter 93 of the General Laws, as appearing in the 2014
2 Official Edition, is hereby amended by inserting after the word “days”, in line 46, the following
3 words:- , or you have been a victim of identity theft and submit a valid police report relating to
4 the theft.

5 SECTION 2. Section 59 of chapter 93 of the General Laws is hereby amended by striking
6 out subsection (e) and inserting in place thereof the following subsection:-

7 (e) a consumer reporting agency shall not charge a consumer for any disclosures or a
8 copy of a consumer report for a consumer who is a victim of identity theft or his spouse,
9 provided that the victim has submitted a valid police report relating to the identity theft to the
10 consumer reporting agency.

11 SECTION 3. Section 62A of chapter 93 of the General Laws, as appearing in the 2014
12 Official Edition, is hereby amended by striking out the eleventh paragraph and inserting in place
13 thereof the following paragraph:-

14 A consumer reporting agency shall not charge a fee to any consumer who elects to freeze,
15 lift or remove a security freeze from a consumer report.