

**SENATE . . . . . No. 130**

**The Commonwealth of Massachusetts**

PRESENTED BY:

***Barbara A. L'Italien***

*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:	
<i>Barbara A. L'Italien</i>	<i>Second Essex and Middlesex</i>	
<i>Marjorie C. Decker</i>	<i>25th Middlesex</i>	<i>1/27/2017</i>
<i>James B. Eldridge</i>	<i>Middlesex and Worcester</i>	<i>2/1/2017</i>
<i>Paul R. Heroux</i>	<i>2nd Bristol</i>	<i>2/1/2017</i>
<i>Thomas M. Stanley</i>	<i>9th Middlesex</i>	<i>2/1/2017</i>
<i>Angelo J. Puppolo, Jr.</i>	<i>12th Hampden</i>	<i>2/2/2017</i>
<i>Michael F. Rush</i>	<i>Norfolk and Suffolk</i>	<i>2/2/2017</i>
<i>Kathleen O'Connor Ives</i>	<i>First Essex</i>	<i>2/2/2017</i>
<i>Angelo M. Scaccia</i>	<i>14th Suffolk</i>	<i>2/2/2017</i>
<i>Anne M. Gobi</i>	<i>Worcester, Hampden, Hampshire and Middlesex</i>	<i>2/2/2017</i>
<i>Colleen M. Garry</i>	<i>36th Middlesex</i>	<i>2/2/2017</i>
<i>John C. Velis</i>	<i>4th Hampden</i>	<i>2/2/2017</i>
<i>John F. Keenan</i>	<i>Norfolk and Plymouth</i>	<i>2/2/2017</i>
<i>Mike Connolly</i>	<i>26th Middlesex</i>	<i>2/3/2017</i>
<i>Diana DiZoglio</i>	<i>14th Essex</i>	<i>2/3/2017</i>
<i>Patricia D. Jehlen</i>	<i>Second Middlesex</i>	<i>2/3/2017</i>
<i>Denise Provost</i>	<i>27th Middlesex</i>	<i>2/3/2017</i>

<i>Paul K. Frost</i>	<i>7th Worcester</i>	<i>2/3/2017</i>
<i>Steven S. Howitt</i>	<i>4th Bristol</i>	<i>2/3/2017</i>
<i>Sal N. DiDomenico</i>	<i>Middlesex and Suffolk</i>	<i>2/6/2017</i>
<i>Michael J. Barrett</i>	<i>Third Middlesex</i>	<i>2/15/2017</i>
<i>William L. Crocker, Jr.</i>	<i>2nd Barnstable</i>	<i>2/23/2017</i>
<i>William N. Brownsberger</i>	<i>Second Suffolk and Middlesex</i>	<i>9/20/2017</i>
<i>Jason M. Lewis</i>	<i>Fifth Middlesex</i>	<i>9/20/2017</i>
<i>Carolyn C. Dykema</i>	<i>8th Middlesex</i>	<i>9/20/2017</i>
<i>Cynthia Stone Creem</i>	<i>First Middlesex and Norfolk</i>	<i>9/20/2017</i>
<i>Patrick M. O'Connor</i>	<i>Plymouth and Norfolk</i>	<i>9/20/2017</i>
<i>Walter F. Timilty</i>	<i>Norfolk, Bristol and Plymouth</i>	<i>9/26/2017</i>
<i>James M. Cantwell</i>	<i>4th Plymouth</i>	<i>9/26/2017</i>
<i>Sonia Chang-Diaz</i>	<i>Second Suffolk</i>	<i>11/9/2017</i>
<i>Christine P. Barber</i>	<i>34th Middlesex</i>	<i>10/4/2017</i>

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By Ms. L'Italien, a petition (accompanied by bill, Senate, No. 130) of Barbara A. L'Italien, Marjorie C. Decker, James B. Eldridge, Paul R. Heroux and other members of the General Court for legislation to remove fees for security freezes and disclosures of consumer credit reports. Consumer Protection and Professional Licensure.

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**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, in line 46, after the word “days” 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 said chapter 93, as so appearing, is hereby amended by  
6 inserting at the end thereof, the following subsection:-

7           (f) 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 said chapter 93, as so appearing is hereby amended by  
12 striking out the eleventh paragraph and inserting in place thereof the following paragraph:-

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