

---

---

ASSEMBLY BILL NO. 24—COMMITTEE ON COMMERCE AND LABOR

(ON BEHALF OF THE ATTORNEY GENERAL)

PREFILED JANUARY 26, 2007

---

Referred to Committee on Commerce and Labor

SUMMARY—Revises provisions governing the release of a consumer report by a credit reporting agency. (BDR 52-518)

FISCAL NOTE: Effect on Local Government: No.  
Effect on the State: No.

~

EXPLANATION – Matter in *bolded italics* is new; matter between brackets [omitted material] is material to be omitted.

---

---

AN ACT relating to consumer reporting; prohibiting a credit reporting agency from charging certain elderly consumers a fee to release their consumer reports to specific persons or for specific periods or to place security freezes in or remove security freezes from their credit files; and providing other matters properly relating thereto.

**Legislative Counsel’s Digest:**

1 A credit reporting agency may charge a fee to place a security freeze in or to  
2 remove a security freeze from the credit file of a consumer if requested by the  
3 consumer. (NRS 598C.300, 598C.320) The security freeze is designed to prevent a  
4 credit reporting agency from releasing a consumer report without the consumer’s  
5 consent. (NRS 598C.310) A credit reporting agency may also charge a fee to  
6 release temporarily a credit report of a consumer to a specific person or for a  
7 specific period. (NRS 598C.320)  
8 This bill prohibits a credit reporting agency from charging a consumer who is  
9 62 years of age or older a fee to release temporarily his consumer report to a  
10 specific person or for a specific period or to place a security freeze in or to remove  
11 a security freeze from his credit file.



THE PEOPLE OF THE STATE OF NEVADA, REPRESENTED IN  
SENATE AND ASSEMBLY, DO ENACT AS FOLLOWS:

1       **Section 1.** NRS 598C.320 is hereby amended to read as  
2 follows:

3       598C.320 1. Except as otherwise provided in this section:

4       (a) A reporting agency may charge a consumer a ~~reasonable~~  
5 fee, not to exceed \$15, to place a security freeze in his file.

6       (b) After a security freeze has been placed in the file of a  
7 consumer, a reporting agency may charge the consumer a  
8 ~~reasonable~~ fee:

9           (1) Not to exceed \$18, to remove the security freeze from his  
10 file pursuant to NRS 598C.360.

11           (2) Not to exceed \$18, to temporarily release his consumer  
12 report for a specific period pursuant to NRS 598C.350.

13           (3) Not to exceed \$20, to temporarily release his consumer  
14 report to a specific person pursuant to NRS 598C.350.

15       2. A reporting agency may not charge a consumer the fees set  
16 forth in subsection 1 to place a security freeze in his file, to  
17 temporarily release his consumer report for a specific period or to a  
18 specific person, or to remove a security freeze from his file if ~~the~~ :

19           (a) *The consumer is 62 years of age or older; or*

20           (b) *The consumer is a victim of identity theft and the consumer*  
21 *submits, at the time the security freeze is requested, a valid copy of*  
22 *a police report, investigative report or complaint which the*  
23 *consumer has filed with a law enforcement agency regarding the*  
24 *unlawful use of the personal information of the consumer by another*  
25 *person.*

26       3. On January 1 of each year, a reporting agency may increase  
27 the fees set forth in subsection 1 based proportionally on changes to  
28 the Consumer Price Index of All Urban Consumers, as determined  
29 by the United States Department of Labor, with fractional changes  
30 rounded to the nearest 25 cents.

