

CHAPTER.....

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; reducing the amount of fees that may be charged by credit reporting agencies to other consumers; and providing other matters properly relating thereto.

**Legislative Counsel's Digest:**

Existing law authorizes a credit reporting agency to charge a fee to place a security freeze in or to remove a security freeze from the credit file of a consumer if requested by the consumer. (NRS 598C.300, 598C.320) The security freeze is designed to prevent a credit reporting agency from releasing a consumer report without the consumer's consent. (NRS 598C.310) A credit reporting agency may also charge a fee to release temporarily a credit report of a consumer to a specific person or for a specific period. (NRS 598C.320)

This bill prohibits a credit reporting agency from charging a consumer who is 65 years of age or older a fee to release temporarily his consumer report to a specific person or for a specific period or to place a security freeze in or to remove a security freeze from his credit file and reduces the maximum amount of the fees authorized for other persons.

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

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

598C.320 1. Except as otherwise provided in this section ~~[(~~  
~~—(a) A reporting agency may charge a consumer a reasonable fee, not to exceed \$15, to place a security freeze in his file.~~  
~~—(b) After a security freeze has been placed in the file of a consumer, a reporting agency may charge the consumer a reasonable fee:~~  
~~—(1) Not to exceed \$18, to remove the security freeze from his file pursuant to NRS 598C.360.~~  
~~—(2) Not to exceed \$18, to temporarily release his consumer report for a specific period pursuant to NRS 598C.350.~~  
~~—(3) Not to exceed \$20, to temporarily release his consumer report to a specific person pursuant to NRS 598C.350.] , a reporting~~



*agency may charge a consumer a fee, not to exceed \$10, to place, remove or temporarily release a security freeze on his file.*

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

(a) *The consumer is 65 years of age or older; or*

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

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

