

**PROPOSED AMENDMENTS TO  
SENATE BILL 574**

1 On page 3 of the printed bill, line 22, after the period delete the rest of  
2 the line and delete lines 23 through 28 and insert:

3 “(1)(a) A consumer reporting agency shall place a security freeze on a  
4 consumer report not later than five business days after receiving from the  
5 consumer:

6 “(A) The request described in ORS 646A.606 (1);

7 “(B) Proper identification and, if the consumer is a representative that  
8 seeks to place a security freeze on a protected consumer’s consumer report,  
9 sufficient proof of authority, as described in ORS 646A.606 (3)(b); and

10 “(C) A fee, if applicable.

11 “(b) If a consumer report does not exist for a protected consumer on be-  
12 half of whom a consumer seeks to place a security freeze, a consumer re-  
13 porting agency shall first create a consumer report after receiving from the  
14 consumer the request described in ORS 646A.606 (1), proper identification for  
15 both the consumer and the protected consumer and sufficient proof of au-  
16 thority, as provided in paragraph (a) of this subsection. The consumer report  
17 that the consumer reporting agency creates does not need to contain any  
18 information other than the protected consumer’s personal information, if  
19 other information for the protected consumer is not available. After creating  
20 a consumer report for a protected consumer under this paragraph, the con-  
21 sumer reporting agency shall place the security freeze that the consumer  
22 requested for the protected consumer’s consumer report.”.

