

## CREDIT FREEZE FEES FOR ACTIVE DUTY MILITARY

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**House Bill 4094 as introduced**  
**Sponsor: Rep. Robert Kosowski**  
**Committee: Financial Services**  
**Complete to 8-31-17**

Analysis available at  
<http://www.legislature.mi.gov>

### SUMMARY:

Currently under the Security Freeze Act (MCL 445.2541) a consumer reporting agency may charge fees that do not exceed \$10 for the placement, temporary lifting, or removal of a security freeze for a consumer. However, a consumer protection agency may not charge a fee to a consumer if the consumer has filed a police report of alleged identity theft under the William Van Regenmorter Crime Victim's Rights Act (MCL 780.754a, et al.)

House Bill 4094 would amend the Security Freeze Act to add that a consumer reporting agency could not charge a fee for the placement, temporary lifting, or removal of a security freeze for a consumer if he or she is a member of the armed forces of the United States on active duty.

### FISCAL IMPACT:

This bill would have no fiscal impact on the state or local units of government.

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