

# STATE OF NEW YORK

6879

2017-2018 Regular Sessions

## IN SENATE

September 20, 2017

Introduced by Sen. COMRIE -- read twice and ordered printed, and when printed to be committed to the Committee on Rules

AN ACT to amend the general business law, in relation to automatic security freezes on consumer credit reports

The People of the State of New York, represented in Senate and Assembly, do enact as follows:

1 Section 1. Section 380-t of the general business law is amended by  
2 adding a new subdivision (c-1) to read as follows:

3 (c-1)(1) Any consumer credit reporting agency which receives notification that it has experienced a breach of data shall, within seven days of discovery of the data breach, automatically place a security freeze on each consumer's credit report who was affected by the breach of data for no longer than ninety days. Such consumer credit reporting agency shall further notify a consumer of such security freeze placed on his or her credit report within seven days of the placement of the freeze.

10 (2) If, after an automatic security freeze has been placed on a consumer's credit report in accordance with this subdivision, a consumer wishes to allow his or her consumer credit report to be accessed for a specific party or a specific period of time while a freeze is in place, the consumer shall unfreeze his or her consumer credit report in accordance with subdivision (d) of this section, at no cost to the consumer.

16 § 2. This act shall take effect immediately.

EXPLANATION--Matter in italics (underscored) is new; matter in brackets [-] is old law to be omitted.

LBD13522-01-7