STATE OF NEW YORK

8906

2025-2026 Regular Sessions

IN ASSEMBLY

June 16, 2025

Introduced by M. of A. TORRES -- read once and referred to the Committee on Consumer Affairs and Protection

AN ACT to amend the general business law, in relation to requiring entities that access a consumer's consumer credit report to notify such consumer of their right to obtain a security freeze

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

Section 1. Subdivision (q) of section 380-t of the general business law is amended by adding two new paragraphs 3 and 4 to read as follows:

(3) In each instance where an entity receives a consumer credit report authorized under paragraph three of subdivision (a) of section three hundred eighty-b of this article, such entity shall provide the consumer to which such consumer credit report relates with the notice set forth in paragraph one of this subdivision and with any other information necessary to place, temporarily lift or permanently lift a security freeze, including but not limited to the address, telephone number or point of contact at which consumer credit reporting agencies receive such security freeze requests.

(4) In no instance shall a notice to a consumer sent pursuant to this subdivision contain or be sent in accompaniment with language or materials advertising or promoting a paid service of any kind.

§ 2. This act shall take effect immediately.

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

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