

SB 6665 - DIGEST

Provides that a consumer may elect to place a security freeze on his or her credit report by making a request in writing by certified mail to a consumer credit reporting agency. "Security freeze" means a notice placed in a consumer's credit report, at the request of the consumer and subject to certain exceptions, that prohibits the consumer credit reporting agency from releasing the consumer's credit report or any information from it without the express authorization of the consumer.

Requires a consumer credit reporting agency to place a security freeze on a consumer's credit report no later than five business days after receiving a written request from the consumer.

Requires the consumer credit reporting agency to send a written confirmation of the security freeze to the consumer within ten business days and shall provide the consumer with a unique personal identification number or password to be used by the consumer when providing authorization for the release of his or her credit for a specific party or period of time.

Requires credit reporting agencies to provide data to the attorney general on an annual basis regarding the number of Washington state consumers who utilize a security freeze. The attorney general must make this data available to the legislature and the public upon request, in a manner selected by the attorney general.