

PROPOSED AMENDMENTS TO HOUSE BILL NO. 1308

Page 1, line 7, after "2." insert "a."

Page 1, line 10, after "request" insert "unless one of the following circumstances applies:

- (1) The consumer fails to provide proper identification and the unique personal identification number or password provided by the credit reporting agency under section 51-33-03; or
  - (2) The consumer reporting agency's ability to remove the security freeze within fifteen minutes is prevented by:
    - (a) A natural disaster or act of God, including fire, earthquake, or hurricane;
    - (b) Unauthorized or illegal acts by a third party, including terrorism, sabotage, riot, vandalism, or a labor strike or similar labor dispute disrupting operations;
    - (c) Operational interruption, including electrical failure, unanticipated delay in equipment or replacement part delivery, or computer hardware or software failures inhibiting response time;
    - (d) Governmental action, including emergency orders or regulations or judicial or law enforcement action;
    - (e) Receipt of a removal request outside of normal business hours; or
    - (f) Maintenance of, updates to, or repair of the consumer reporting agency's systems, whether regularly scheduled, unscheduled, or unexpected.
- b. For the purposes of this section, "normal business hours" means from six a.m. to nine-thirty p.m., central standard time or central daylight time, seven days a week, excluding holidays other than Sundays"

Renumber accordingly