

**ADOPTED**

Senator Rogers of the 21st offered the following amendment:

1 *Amend the substitute to SB 361 by substituting the following for line 32 on page 5:*

2 a reasonable fee, that is based on the actual cost to the consumer credit reporting agency  
3 as determined by the commissioner of banking and finance, to a consumer for each security  
4 freeze placement or for

5 *By adding the following after "calendar year." on line 33 on page 5:*

6 Any consumer who is 65 or older shall not be charged a fee for a security freeze placement.

7 *By substituting the following for lines 23 and 24 on page 7:*

8 to verify the crimes, or you are 65 or older, a consumer reporting agency has the right to  
9 charge you a reasonable fee, as determined by the commissioner of banking and finance,  
10 to place a freeze on your credit report, but may not charge you to