



Ohio Legislative Service Commission

Sub. Bill Comparative Synopsis

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H.B. 317

131st General Assembly

(H. Financial Institutions, Housing, and Urban Development)

This table summarizes how the latest substitute version of the bill differs from the immediately preceding version. It addresses only the topics on which the two versions differ substantively. It does not list topics on which the two bills are substantively the same.

Topic	H.B. 317 (As Introduced)	Sub. Version (LSC 131 0906-4)
Exemption from Security Freeze Law	No provision.	Exempts certain information held by a consumer reporting agency (CRA) from the duty to place a security freeze under the Security Freeze Law. This includes information that is not a credit report or credit record and that consists entirely of consumer information concerning, and used solely for, one or more of the following: <ol style="list-style-type: none">(1) Criminal record information;(2) Personal loss history information;(3) Fraud prevention or detection;(4) Employment screening;(5) Tenant screening. (R.C. 1349.52(L)(3).)

Topic	H.B. 317 (As Introduced)	Sub. Version (LSC 131 0906-4)
Placement of security freeze – timeframe	Requires a CRA to place a security freeze on a protected consumer's credit report or record no later than three business days after receiving a request and the specified identification information from the protected consumer's representative (R.C. 1349.521(B)(1), (C)(1), and (F)).	Similar, but increases the timeframe to 30 days (R.C. 1349.521(B)(1), (C)(1), and (F)).
Confirmation of security freeze	Requires the CRA to send a written confirmation of the security freeze to the protected consumer's representative within five days after placing the security freeze (R.C. 1349.521(B)(2)).	Similar, but requires the CRA to send the written confirmation to the address associated with the protected consumer (R.C. 1349.521(B)(2)).
Removal of security freeze – timeframe	Requires a CRA to remove a security freeze within three business days after receiving a request from a protected consumer's representative (R.C. 1349.521(E)).	Similar, but increases the timeframe to 30 days (R.C. 1349.521(E)).
Removal of security freeze when protected consumer reaches age 16	Permits a CRA to initiate the removal of a security freeze placed on a minor protected consumer's credit report when the minor reaches age 16; requires a CRA to develop a process by which a minor may remove the security freeze upon reaching age 16 (R.C. 1349.521(D)(3) and (F)).	Requires the minor protected consumer to request the removal upon reaching age 16 before the CRA can remove the freeze (R.C. 1349.521(D)(3)(a) and (F)).
Notice	Requires the CRA to provide a standard notice when required by the federal "Fair Credit Reporting Act" or when receiving a request from a protected consumer's representative seeking a credit freeze for a protected consumer (R.C. 1349.521(F)).	Same, but replaces the term "credit freeze" with "security freeze" and makes conforming changes to the notice (R.C. 1349.521(F)).

Topic	H.B. 317 (As Introduced)	Sub. Version (LSC 131 0906-4)
Exception to credit freeze law – CRA release of credit report with security freeze	Permits the CRA to release a credit report on which a security freeze has been placed in certain specified situations (<i>R.C. 1349.521(G)</i>). No provision.	Similar, but limits some situations to adult protected consumers (<i>R.C. 1349.521(G)(1)</i>). Permits the CRA to release a credit report on which a security freeze has been placed after a request has been made by a protected consumer who has reached the age of 16 (<i>R.C. 1349.521(G)(2)(i)</i>).
Fees	Prohibits a CRA to charge a fee to a protected consumer or the protected consumer's representative when the CRA initiates the removal of the security freeze for a protected consumer who has reached the age of 16 (<i>R.C. 1349.521(H)(2)(c)</i>).	No provision.
Effective date	No provision.	Requires the bill's provisions to take effect six months after the bill's effective date (<i>Section 3</i>).

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