

Amend SB 222 by adding the following appropriately numbered SECTION to the bill and renumbering subsequent SECTIONS of the bill accordingly:

SECTION _____. Section 20.037, Business & Commerce Code, is amended by amending Subsections (a) and (b) and adding Subsection (b-1) to read as follows:

(a) On a request in writing or by telephone and with proper identification provided by a consumer, including the consumer's personal identification number or password provided under Section 20.034, a consumer reporting agency shall remove a security freeze not later than the third business day after the date the agency receives the request, if the request is in writing, or not later than 15 minutes after the agency receives the request, if the request is by telephone.

(b) On a request in writing or by telephone and with proper identification provided by a consumer, including the consumer's personal identification number or password provided under Section 20.034, a consumer reporting agency, not later than the third business day after the date the agency receives the request, if the request is in writing, or not later than 15 minutes after the agency receives the request, if the request is by telephone, shall temporarily lift the security freeze for:

- (1) a certain properly designated period; or
- (2) a certain properly identified requester.

(b-1) A consumer reporting agency responding to a telephone request under Subsection (a) or (b) need not remove a security freeze within 15 minutes if the consumer reporting agency's ability to remove the security freeze within that time is prevented by:

(1) an act of God, including fire, earthquake, hurricane, storm, or similar natural disaster or phenomenon;

(2) unauthorized or illegal act by a third party, including terrorism, sabotage, riot, vandalism, labor strike or dispute disrupting operations, or similar occurrence;

(3) operational interruption, including electrical failure, unanticipated delay in equipment or replacement part delivery, computer hardware or software failure inhibiting

response time, or similar disruption;

(4) governmental action, including emergency order, judicial or law enforcement action, or similar directives;

(5) regularly scheduled maintenance, during other than normal business hours, of, or updates to, the consumer reporting agency's systems;

(6) commercially reasonable maintenance of, or repair to, the consumer reporting agency's systems that is unexpected or unscheduled; or

(7) receipt of a removal request outside of normal business hours.