

---

## DIGEST

The digest printed below was prepared by House Legislative Services. It constitutes no part of the legislative instrument. The keyword, one-liner, abstract, and digest do not constitute part of the law or proof or indicia of legislative intent. [R.S. 1:13(B) and 24:177(E)]

---

Ponti

HB No. 844

**Abstract:** Provides for security freezes for protected persons.

Proposed law provides for credit reporting agencies placing a security freezes on protected persons' credit reports.

Proposed law provides for definitions.

Proposed law provides that "protected person" shall mean an individual who is: (a) under the age of 16 years at the time a request for the placement of a security freeze is made; or (b) an interdicted person for whom a curator has been appointed, or an incapacitated person or a protected person for whom a guardian or conservator has been appointed.

Proposed law provides for mechanisms on who and how a request can be made and how it can be removed.

Proposed law provides for damages for violation of proposed law.

Effective Jan. 1, 2015.

(Adds R.S. 9:3571.3)