

**SB 121 – “AN ACT RELATING TO A SECURITY FREEZE ON THE CONSUMER
CREDIT REPORT OF A MINOR.”**

SUMMARY OF CHANGES

The changes below were made to add vulnerable adults who may not be able to make independent financial decisions to the legislation in order for their legal representative to request a credit freeze.

1. [Page 1, Line 6](#): Added “or conservator of a minor, incapacitated person, or protected person...”
2. [Page 1, Lines 8-9](#): Added “incapacitated person, or protected person under the supervision of that parent, legal guardian, or conservator.”
3. [Page 1, Lines 13-14](#), continuing through [Page 2, Lines 1-5](#): Added definitions for “conservator,” “incapacitated person” and “protected person.”