

HOUSE BILL No. 1280

DIGEST OF INTRODUCED BILL

Citations Affected: IC 24-5-24.6.

Synopsis: Social Security number search requests. Defines "Social Security number search request" (search request) as a request made by a consumer to a consumer reporting agency to conduct a search of all files maintained by the consumer reporting agency to determine if the consumer's Social Security number is associated with one or more consumer credit files not associated with the consumer. Provides that after December 31, 2026, upon receiving a search request from a consumer, a consumer reporting agency shall fulfill the consumer's search request if: (1) the consumer reporting agency maintains a file on the consumer; and (2) the consumer provides proper identification and written consent for the consumer reporting agency to verify with the Social Security Administration that the consumer's Social Security number belongs to the consumer. Provides that in fulfilling a search request, a consumer reporting agency shall: (1) verify with the Social Security Administration that the Social Security number supplied by the consumer belongs to the consumer; and (2) conduct a search of all files maintained by the consumer reporting agency to determine if the consumer's Social Security number is associated with one or more files not associated with the consumer. Provides that if the search indicates that the consumer's Social Security number is associated with any files not associated with the consumer, the consumer reporting agency must provide information as to: (1) the number of such files; and (2) each person that procured a consumer report in connection with those files during the one year period immediately preceding the date of the consumer's search request. Prohibits a consumer reporting agency from charging or increasing certain fees in connection with a search request.

Effective: July 1, 2026.

Lauer

January 6, 2026, read first time and referred to Committee on Financial Institutions.



Introduced

Second Regular Session of the 124th General Assembly (2026)

PRINTING CODE. Amendments: Whenever an existing statute (or a section of the Indiana Constitution) is being amended, the text of the existing provision will appear in this style type, additions will appear in **this style type**, and deletions will appear in ~~this style type~~.

Additions: Whenever a new statutory provision is being enacted (or a new constitutional provision adopted), the text of the new provision will appear in **this style type**. Also, the word **NEW** will appear in that style type in the introductory clause of each SECTION that adds a new provision to the Indiana Code or the Indiana Constitution.

Conflict reconciliation: Text in a statute in *this style type* or ~~this style type~~ reconciles conflicts between statutes enacted by the 2025 Regular Session of the General Assembly.

HOUSE BILL No. 1280

A BILL FOR AN ACT to amend the Indiana Code concerning trade regulation.

Be it enacted by the General Assembly of the State of Indiana:

1 SECTION 1. IC 24-5-24.6 IS ADDED TO THE INDIANA CODE
2 AS A NEW CHAPTER TO READ AS FOLLOWS [EFFECTIVE
3 JULY 1, 2026]:

4 **Chapter 24.6. Social Security Number Search Requests**

5 **Sec. 1. This chapter applies to a consumer reporting agency that**
6 **compiles and maintains files on consumers on a nationwide basis.**

7 **Sec. 2. (a) As used in this chapter, "consumer" means an**
8 **individual whose principal residence is in Indiana.**

9 **(b) The term includes the following:**

- 10 **(1) A protected consumer (as defined in IC 24-5-24.5-4).**
11 **(2) A representative acting on behalf of an individual**
12 **described in subdivision (1).**

13 **Sec. 3. As used in this chapter, "consumer report" means any**
14 **written, oral, or other communication of any information that:**

- 15 **(1) is made by a consumer reporting agency;**
16 **(2) bears on a consumer's creditworthiness, credit standing,**
17 **credit capacity, character, general reputation, personal**



characteristics, or mode of living; and
(3) is used or expected to be used or collected in whole or in part for the purpose of serving as a factor in establishing a consumer's eligibility for credit to be used primarily for personal, family, or household purposes.

Sec. 4. As used in this chapter, "consumer reporting agency" means any person that, for monetary fees or dues, or on a cooperative nonprofit basis, regularly engages in whole or in part in the practice of assembling or evaluating information concerning a consumer's credit or other information for the purpose of furnishing a consumer report to another person.

Sec. 5. As used in this chapter, "consumer reporting agency that compiles and maintains files on consumers on a nationwide basis" has the meaning set forth in 15 U.S.C. 1681a(p).

Sec. 6. As used in this chapter, "file", when used in connection with information on a consumer, means all the information on that consumer that is recorded and retained by a consumer reporting agency, regardless of how the information is stored.

Sec. 7. As used in this chapter, "proper identification", with respect to a Social Security number search request, means all of the following for the consumer to whom the request pertains:

- (1) The consumer's Social Security number.
 - (2) The consumer's first and last name.
 - (3) The consumer's date of birth.

Sec. 8. As used in this chapter, "Social Security number search request" refers to a request that:

- (1) is made by a consumer to a consumer reporting agency in conjunction with a request made under 15 U.S.C. 1681g for information in the consumer's file; and
 - (2) requests that the consumer reporting agency conduct a search of all files maintained by the consumer reporting agency to determine if the consumer's Social Security number:
 - (A) as supplied by the consumer in connection with the request; and
 - (B) as verified by the consumer reporting agency as belonging to the consumer;

is associated with one (1) or more files not associated with the consumer.

Sec. 9. (a) After December 31, 2026, upon receiving a Social Security number search request from a consumer, a consumer reporting agency shall fulfill the consumer's Social Security



- 1 **number search request if the consumer reporting agency:**
- 2 **(1) maintains a file on the consumer; and**
- 3 **(2) receives:**
- 4 **(A) proper identification from the consumer; and**
- 5 **(B) the consumer's written and signed consent for the**
- 6 **consumer reporting agency to verify with the federal**
- 7 **Social Security Administration that the consumer's Social**
- 8 **Security number belongs to the consumer. A consent that**
- 9 **is in an electronic form and that includes the consumer's**
- 10 **electronic signature constitutes written and signed consent**
- 11 **for purposes of this clause.**
- 12 **(b) In fulfilling a Social Security number search request that**
- 13 **satisfies the conditions set forth in subsection (a), a consumer**
- 14 **reporting agency shall do the following:**
- 15 **(1) Verify with the federal Social Security Administration that**
- 16 **the Social Security number supplied by the consumer in**
- 17 **connection with the request belongs to the consumer.**
- 18 **(2) Conduct a search of all files maintained by the consumer**
- 19 **reporting agency to determine if the consumer's Social**
- 20 **Security number is associated with one (1) or more files not**
- 21 **associated with the consumer.**
- 22 **(3) Include the following as part of the information provided**
- 23 **to the consumer in connection with the consumer's request**
- 24 **under 15 U.S.C. 1681g:**
- 25 **(A) A statement as to whether the results of the consumer**
- 26 **reporting agency's search under subdivision (2) indicate**
- 27 **that the consumer's Social Security number is associated**
- 28 **with one (1) or more files not associated with the**
- 29 **consumer.**
- 30 **(B) If the consumer reporting agency's search indicates**
- 31 **that the consumer's Social Security number is associated**
- 32 **with one (1) or more files not associated with the**
- 33 **consumer, the following information:**
- 34 **(i) The number of files (not including the consumer's file)**
- 35 **associated with the consumer's Social Security number.**
- 36 **(ii) An identification of each person that procured a**
- 37 **consumer report in connection with each file (not**
- 38 **including the consumer's file) associated with the**
- 39 **consumer's Social Security number during the one (1)**
- 40 **year period immediately preceding the date of**
- 41 **submission of the consumer's Social Security number**
- 42 **search request. For each person identified, the consumer**



reporting agency must include the person's name, full trade name under which the person does business (if applicable), address, telephone number, and information as to whether the person has reported any information to the consumer reporting agency in connection with the file associated with the consumer's Social Security number and, if so, any account or transaction numbers included with that information.

Sec. 10. A consumer reporting agency may not:

- (1) charge a consumer an additional fee in connection with a Social Security number search request made by the consumer;
 - (2) increase any fee lawfully imposed in connection with the consumer's request under 15 U.S.C. 1681g because the consumer's request under 15 U.S.C. 1681g includes a Social Security number search request; or
 - (3) charge a consumer a fee in connection with the consumer's request under 15 U.S.C. 1681g because the consumer's request under 15 U.S.C. 1681g includes a Social Security number search request, if the consumer is entitled under 15 U.S.C. 1681j to receive the disclosures under 15 U.S.C. 1681g without charge.

Sec. 11. The federal Fair Credit Reporting Act (15 U.S.C. 1681 et seq.) does not annul, alter, affect, or exempt a consumer reporting agency subject to this chapter from complying with this chapter, except to the extent that this section is inconsistent with any provision of the federal Fair Credit Reporting Act (15 U.S.C. 1681 et seq.), and then only to the extent of the inconsistency, as provided in 15 U.S.C. 1681t(a).

