



EXECUTIVE CHAMBERS
HONOLULU

LINDA LINGLE
GOVERNOR

GOV. MSG. NO. **668**

May 25, 2006

The Honorable Robert Bunda, President
and Members of the Senate
Twenty-Third State Legislature
State Capitol, Room 003
Honolulu, Hawaii 96813

Dear Mr. President and Members of the Senate:

This is to inform you that on May 25, 2006, the following bill was signed into law:

HB1871 HD1 SD2 CD1

A BILL FOR AN ACT RELATING TO
CONSUMER CREDIT REPORTING AGENCIES.
(ACT 138)

Sincerely,

A handwritten signature in black ink, appearing to read "Linda Lingle".

LINDA LINGLE

HOUSE OF REPRESENTATIVES
TWENTY-THIRD LEGISLATURE, 2006
STATE OF HAWAII

H.B. NO. 1871
H.D. 1
S.D. 2
C.D. 1

A BILL FOR AN ACT

RELATING TO CONSUMER CREDIT REPORTING AGENCIES.

BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF HAWAII:

1 SECTION 1. The Hawaii Revised Statutes is amended by adding
2 to title 26 a new chapter to be appropriately designated and to
3 read as follows:

4 **"CHAPTER**

5 **CONSUMER CREDIT REPORTING AGENCIES**

6 § -1 **Purpose.** The Federal Trade Commission recently
7 determined that between October 1998, and September 2003, more
8 than twenty-seven million three hundred Americans have been
9 victims of identity theft, resulting in billions of dollars of
10 losses to consumers. The purpose of this chapter is to protect
11 Hawaii consumers who are victims of identity theft by allowing
12 them to place a security freeze on their credit reports. This
13 security freeze will prohibit a consumer reporting agency from
14 releasing any information to unauthorized parties without the
15 consumer's express authorization and provide consumers more
16 control over who has access to their credit report. This
17 chapter aims to effectively prevent identity thieves from
18 continuing to secure credit in an identity theft victim's name.



1 (b) In addition to any penalty provided for in subsection
2 (a), any person who violates any provision of this chapter shall
3 be liable to the injured party in an amount equal to the sum of
4 any actual damages sustained by the injured party as a result of
5 the violation. The court in any action brought under this
6 section may award reasonable attorneys' fees to the prevailing
7 party.

8 (c) The penalties provided in this section shall be
9 cumulative to the remedies or penalties available under all
10 other laws of the State."

11 SECTION 2. This Act shall take effect on January 1, 2007.

APPROVED this 25 day of MAY, 2006

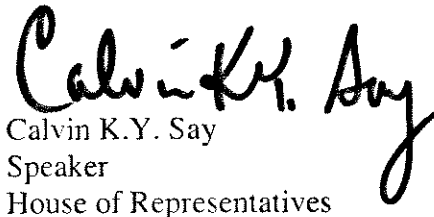


GOVERNOR OF THE STATE OF HAWAII

THE HOUSE OF REPRESENTATIVES OF THE STATE OF HAWAII

Date: May 2, 2006
Honolulu, Hawaii

We hereby certify that the foregoing Bill on this day passed Final Reading in the House of Representatives of the Twenty-Third Legislature of the State of Hawaii, Regular Session of 2006.



Calvin K.Y. Say
Speaker
House of Representatives



Patricia Mau-Shimizu
Chief Clerk
House of Representatives

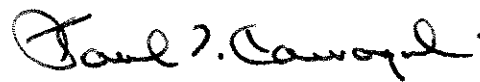
THE SENATE OF THE STATE OF HAWAII

Date: May 2, 2006
Honolulu, Hawaii

We hereby certify that the foregoing Bill on this day passed Final Reading in the Senate of the Twenty-Third Legislature of the State of Hawaii, Regular Session of 2006.



Robert Bunda
President of the Senate



Paul Kawaguchi
Clerk of the Senate