
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. Section 489P-3, Hawaii Revised Statutes, is
2 amended by amending subsection (a) to read as follows:
3 "(a) A consumer [~~who has been the victim of identity~~
4 ~~theft~~] may place a security freeze on the consumer's credit
5 report by making a request in writing by certified mail to a
6 consumer credit reporting agency, at an address designated by
7 the agency to receive such requests, with a valid copy of a
8 police report, investigative report, or complaint the consumer
9 has filed with a law enforcement agency about unlawful use of
10 the consumer's personal information by another person. A
11 consumer credit reporting agency shall not charge a fee for
12 placing or removing a security freeze on a credit report. A
13 security freeze shall prohibit the consumer credit reporting
14 agency from releasing the consumer's credit report or any
15 information from it without the express authorization of the
16 consumer. This subsection shall not prevent a consumer
17 reporting agency from advising a third party that a security



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1 freeze is in effect with respect to the consumer's credit
2 report."

3 SECTION 2. Statutory material to be repealed is bracketed
4 and stricken. New statutory material is underscored.

5 SECTION 3. This Act shall take effect upon its approval.

6

INTRODUCED BY:

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Report Title:

Consumer Credit Report; Security Freeze

Description:

Allows any consumer to place a security freeze on the consumer's credit report.

