
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] Any consumer who [~~has been the victim of identity~~
4 ~~theft~~] is a resident of this state may place a security freeze
5 on the consumer's credit report [~~by making a request in writing~~
6 ~~by certified mail to a consumer credit reporting agency, at an~~
7 ~~address designated by the agency to receive such requests, with~~
8 ~~a valid copy of a police report, investigative report, or~~
9 ~~complaint the consumer has filed with a law enforcement agency~~
10 ~~about unlawful use of the consumer's personal information by~~
11 ~~another person~~]. A consumer credit reporting agency shall not
12 charge a victim of identity theft a fee for placing, lifting, or
13 removing a security freeze on a credit report[~~-~~] but may charge
14 any other consumer a fee not to exceed \$5 for each request by
15 the consumer to place, lift, or remove a security freeze from
16 the consumer's credit report.

17 A consumer who is a resident of this state and has been the
18 victim of identity theft may place a security freeze on the



1 consumer's credit report by making a request in writing by
2 certified mail to a consumer credit reporting agency, at an
3 address designated by the agency to receive such requests, with
4 a valid copy of a police report, investigative report, or
5 complaint the consumer has filed with a law enforcement agency
6 about unlawful use of the consumer's personal information by
7 another person. A consumer who has not been the victim of
8 identity theft may place a security freeze on the consumer's
9 credit report by making a request in writing by certified mail
10 to a consumer credit reporting agency.

11 A security freeze shall prohibit the consumer credit
12 reporting agency from releasing the consumer's credit report or
13 any information from it without the express authorization of the
14 consumer. This subsection shall not prevent a consumer credit
15 reporting agency from advising a third party that a security
16 freeze is in effect with respect to the consumer's credit
17 report."

18 SECTION 2. Statutory material to be repealed is bracketed
19 and stricken. New statutory material is underscored.

20 SECTION 3. This Act shall take effect on July 1, 2007.



Report Title:

Consumer Credit Report; Security Freeze

Description:

Allows any consumer who is a Hawaii resident to place a security freeze on the consumer's credit report. (HB1612 CD1)

