

JAN 19 2007

A BILL FOR AN ACT

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3
4 RELATING TO CONSUMER CREDIT REPORTING.
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7 **BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF HAWAII:**
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9 SECTION 1. Section 489P-3, Hawaii Revised Statutes, is
10 amended to read as follows:

11 "[+]§489P-3[+] **Security freeze by consumer reporting**
12 **agency.** (a) A consumer [~~who has been the victim of identity~~
13 ~~theft~~] may place a security freeze on the consumer's credit
14 report by making a request in writing by certified mail to a
15 consumer credit reporting agency, at an address designated by
16 the agency to receive such requests, with a valid copy of a
17 police report, investigative report, or complaint the consumer
18 has filed with a law enforcement agency about unlawful use of
19 the consumer's personal information by another person. A
20 consumer credit reporting agency shall not charge a fee for
21 placing or removing a security freeze on a credit report. A
22 security freeze shall prohibit the consumer credit reporting
23 agency from releasing the consumer's credit report or any
24 information from it without the express authorization of the
25 consumer. This subsection shall not prevent a consumer



1 reporting agency from advising a third party that a security
2 freeze is in effect with respect to the consumer's credit
3 report."

4 SECTION 2. Statutory material to be repealed is bracketed
5 and stricken.

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

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INTRODUCED BY:

C. M. Hill



Report Title:

Consumer Credit Reporting

Description:

Amend Section 489P-3 so that it allows all consumers the ability to limit the release of their credit reports to legitimate requests.

