

Honolulu, Hawaii
February 27, 2014

RE: H.B. No. 712
H.D. 1

Honorable Joseph M. Souki
Speaker, House of Representatives
Twenty-Seventh State Legislature
Regular Session of 2014
State of Hawaii

Sir:

Your Committee on Judiciary, to which was referred H.B. No. 712, H.D. 1, entitled:

"A BILL FOR AN ACT RELATING TO CREDIT PROTECTION,"

begs leave to report as follows:

The purpose of this measure is to strengthen protection against identity theft for some of the most vulnerable consumers in Hawaii by:

- (1) Prohibiting a consumer credit reporting agency from releasing credit reports or related information for individuals under 16 years old or incapacitated or protected individuals subject to a guardianship or conservatorship, upon request by an authorized representative of such an individual; and
- (2) Establishing procedures to initiate and to terminate the protection of information upon request by the authorized representative or the individual.

The Consumer Data Industry Association supported this bill.

As affirmed by the record of votes of the members of your Committee on Judiciary that is attached to this report, your Committee is in accord with the intent and purpose of H.B. No. 712, H.D. 1, and recommends that it pass Third Reading.



Respectfully submitted on
behalf of the members of the
Committee on Judiciary,

Karl Rhoads

KARL RHOADS, Chair



