STAND. COM. REP. NO. 느

551

Honolulu, Hawaii

February 17, 2017

RE: H.B. No. 651 H.D. 1

Honorable Joseph M. Souki Speaker, House of Representatives Twenty-Ninth State Legislature Regular Session of 2017 State of Hawaii

Sir:

Your Committee on Intrastate Commerce, to which was referred H.B. No. 651 entitled:

"A BILL FOR AN ACT RELATING TO CONSUMER CREDIT REPORTING AGENCIES,"

begs leave to report as follows:

The purpose of this measure is to protect minors from the misuse of their personal financial information by those with the intent to defraud them by allowing parents and legal guardians to place a security freeze on a minor's credit report.

The Office of Consumer Protection of the Department of Commerce and Consumer Affairs and Consumer Data Industry Association offered comments.

Your Committee has amended this measure by:

- (1) Deleting proposed language that requires a consumer reporting agency to notify the representative and protected consumer in writing before removing a security freeze;
- (2) Changing the effective date to July 1, 2099, to promote further discussion; and

(3) Making technical, nonsubstantive amendments for clarity, consistency, and style.

As affirmed by the record of votes of the members of your Committee on Intrastate Commerce that is attached to this report, your Committee is in accord with the intent and purpose of H.B. No. 651, as amended herein, and recommends that it pass Second Reading in the form attached hereto as H.B. No. 651, H.D. 1, and be referred to your Committee on Consumer Protection & Commerce.

Respectfully submitted on behalf of the members of the Committee on Intrastate Commerce,

TAKASHI OHNO, Chair

## State of Hawaii House of Representatives The Twenty-ninth Legislature

HSCR 557

## **Record of Votes of the Committee on Intrastate Commerce**

Bill/Resolution No.:	Committee Referral:	Date:	alirlia	
HB 651	JAC, CPC		2/15/17	
The committee is reconsidering its previous decision on the measure.				
The recommendation is to: ☐ Pass, unamended (as is) ☐ Pass, with amendments (HD) ☐ Hold ☐ Pass short form bill with HD to recommit for future public hearing (recommit)				
IAC Members	Ayes	Ayes (WR)	Nays	Excused
1. OHNO, Takashi (C)				
2. CHOY, Isaac W. (VC)				
3. CACHOLA, Romy M.				
4. ITO, Ken	/			
5. ONISHI, Richard H.K.			- N	
6. TOKIOKA, James Kunane		Carlos and a second	William what will be a second and the second	X
7. WOODSON, Justin H.	1	Standard Comment Comments of the Comment of the Com		unis — see all but estera <u>l usi birba</u> nd
8. WARD, Gene				
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TOTAL (8)	7			
The recommendation is:  Adopted  If joint referral, did not support recommendation.  committee acronym(s)				
Vice Chair's or designee's signature:				
Distribution: Original (White) – Committee Duplicate (Yellow) – Chief Clerk's Office Duplicate (Pink) – HMSO				