

STAND. COM. REP. NO.

557

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, 2009, to promote  
further discussion; and

HB651 HD1 HSCR IAC HMS 2017-2331



- (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,



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TAKASHI OHNO, Chair



