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**PRESENTATION OF THE
OFFICE OF CONSUMER PROTECTION**

**TO THE HOUSE COMMITTEE ON
CONSUMER PROTECTION & COMMERCE**

**THE TWENTY-NINTH LEGISLATURE
REGULAR SESSION OF 2017**

**FEBRUARY 28, 2017
2:00 PM**

**TESTIMONY ON HOUSE BILL NO. 651, H.D. 1, RELATING TO CONSUMER CREDIT
REPORTING AGENCIES**

**TO THE HONORABLE ANGUS L. K. MCKELVEY, CHAIR,
AND TO THE HONORABLE LINDA E. ICHIYAMA, VICE CHAIR,
AND MEMBERS OF THE COMMITTEE:**

The Department of Commerce and Consumer Affairs (“DCCA”), Office of Consumer Protection (“OCP”) supports the intent of House Bill No. 651, H.D. 1, Relating to Consumer Credit Reporting Agencies. My name is Stephen Levins and I am the Executive Director of the OCP.

The OCP is very concerned about the negative impacts identity theft is causing as it continues to plague our society. Annually millions of people are impacted by this growing threat. Children in particular are most vulnerable. In fact, according to the Identity Theft Assistance Center, 1 in 40 families with children under 18 had at least one child whose personal information was compromised.

Child identity theft is one of the worst forms of identity theft because it often goes unchecked and unnoticed for years. A criminal who steals a child's social security number can operate for years with impunity. This is because a family probably won't know that their child's identity has been compromised until they try to obtain a credit card and get turned down because of a long history of unpaid bills that they had nothing to do with.

H.B. 651, H.D. 1 seeks to safeguard "protected consumers" (minors or the incapacitated) from such injustices by offering them the same protections as everyone else.

The bill seeks to accomplish this goal in 4 significant ways:

1. It permits a representative of a protected consumer to place a security freeze on the credit record or report of a protected consumer;
2. It establishes protocols that credit reporting agencies must follow in relation to a security freeze;
3. It specifies the written notification that credit reporting agencies are required to provide in relation to security freezes; and
4. It applies specified laws pertaining to standard security freezes to protected consumer security freezes.

At least 29 other states have already passed similar legislation to the one being proposed by this bill. These states include Alaska, Arizona, California, Connecticut, Delaware, Florida, Georgia, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Michigan, Nebraska, New York, North Carolina, Ohio, Oregon, South Carolina, South Dakota, Tennessee, Texas, Utah, Virginia, Washington and Wisconsin.

Children and other minors under the age of 18 in Hawaii deserve the same protections afforded to those on the mainland.

During the 2016 Legislative session, OCP met with representatives from the Consumer Data Industry Association (CDIA) to attempt to resolve its concerns regarding a similar measure involving security freezes for protected consumers, S.B. 2681 (2016). At that time, OCP expressed its misgivings concerning inconsistencies with Hawaii's current security freeze law, Chapter 489P of the Haw. Rev.Stat., as well as with other issues, including, the cost of placing a security freeze, the timeliness of responding to consumer requests, the definition of "protected consumer", and what constituted "sufficient proof of authority." OCP and the CDIA representative substantially agreed on a version that was incorporated into S.B. 2681, H.D. 1 (2016). OCP's proposed H.B. 651, H.D. 2 is based on S.B. 2681, H.D. 1 (2016) with the following technical amendments and changes to the few terms OCP and CDIA could not agree on:

1. Subsection (a) (2) (A): Removed the consumer credit agency's discretion to determine the manner of the protected consumer's request to place or remove a security freeze. A consumer credit agency may wield this discretion in an unreasonable manner;
2. Subsection (e) (1): Removed subsection (g) because unlike subsection (f), it does not impose any conditions necessary for the removal of the security freeze. Instead, subsection (g) imposes a requirement on the credit reporting agency after the consumer take the steps required in subsection (f).

3. Subsection (g): Consumer credit agency to remove a security freeze within 3 business days, instead of 30 calendar days. This conforms with the existing security freeze law in Hawaii (HRS §489P-3 (f));
4. Subsections (h) (2) and (l) (1): The definition of “protected consumer” is amended to include anyone under the age of 18. OCP believes that protected consumers under the age of 18 should enjoy the same protections as those under 16;
5. Subsection (j) (4): Deleted because it refers to consumer reporting agency databases and files consisting of consumer information used solely for purposes that are not mentioned under existing law as set forth in HRS Chapter 189P; and
6. Subsections (j) (2) and (3): Technical amendments.

Attached is OCP’s proposed H.D. 2 for your reference. Thank you for the opportunity to testify regarding H.B. 651, H.D. 1. I am available for any questions that you may have regarding this bill.

Office of Consumer Protection's proposed HB 651, H.D. 2
[Language based on S.B. No. 2681, S.D. 1, H.D. 1 (2016)
with Additional revisions highlighted]

SECTION 1. Chapter 489P, Hawaii Revised Statutes, is amended by adding a new section to be appropriately designated and to read as follows:

"§489P- Security freeze for protected consumer; removal of security freeze; fees; applicability and scope. (a) A consumer reporting agency shall place a security freeze for a protected consumer if:

(1) The consumer credit reporting agency receives a request from the protected consumer's representative for the placement of the security freeze under this section; and

(2) The protected consumer's representative:

(A) Submits the request to the consumer credit reporting agency at the address or other point of contact ~~and in the manner~~ specified by the consumer credit reporting agency;

(B) Provides to the consumer credit reporting agency sufficient proof of identification of the protected consumer and the protected consumer's representative;

(C) Provides to the consumer credit reporting agency sufficient proof of authority to act on behalf of the protected consumer; and

(D) Pays to the consumer credit reporting agency a fee as provided in subsection (h).

(b) If a consumer credit reporting agency does not have a credit file pertaining to the protected consumer when the consumer credit reporting agency receives a request pursuant to this section, the consumer credit reporting agency shall create a record for the protected consumer.

(c) Within thirty days after receiving a request that meets the requirements of this section, a consumer credit reporting agency shall place a security freeze for the protected consumer.

(d) Unless a security freeze for a protected consumer is removed in accordance with this section, a consumer credit reporting agency may not release the protected consumer's credit report, any information derived from the protected consumer's credit report, or any record created for the protected consumer.

(e) A security freeze for a protected consumer placed under subsection (a) shall remain in effect until:

(1) The security freeze is removed in accordance with subsections (f) ~~and (g)~~; or

(2) The security freeze is removed in accordance with subsection (i).

(f) If a protected consumer or a protected consumer's representative wishes to remove a security freeze for the protected consumer, the protected consumer or the protected consumer's representative shall:

(1) Submit a request for the removal of the security freeze to the consumer credit reporting agency at the address or other point of contact and in the manner specified by the consumer credit reporting agency;

(2) Provide to the consumer credit reporting agency:

(A) In the case of a request by the protected consumer:

(i) Proof that the sufficient proof of authority for the protected consumer's representative to act on behalf of the protected consumer is no longer valid; and

(ii) Sufficient proof of identification of the protected consumer; or

(B) In the case of a request by the representative of a protected consumer:

(i) Sufficient proof of identification of the protected consumer and the representative; and

(ii) Sufficient proof of authority to act on behalf of the protected consumer; and

(3) Pay to the consumer credit reporting agency a fee as provided in subsection (h).

(g) Within ~~thirty~~ **thirty three** business days after receiving a request that meets the requirements of subsection (f), the consumer credit reporting agency shall remove the security freeze for the protected consumer.

(h) A consumer credit reporting agency may charge a reasonable fee, not to exceed \$5, for each placement or removal of a security freeze for a protected consumer; provided that a consumer credit reporting agency shall not charge a fee under this section if:

(1) The protected consumer's representative has a valid copy of a police report, investigative report, or complaint which the protected consumer or the protected consumer's representative has filed with a law enforcement agency regarding the unlawful use of the protected consumer's personal information by another person, and provides a copy of the report to the consumer credit reporting agency; or

(2) A request for the placement or removal of a security freeze is for a protected consumer who is under the age of ~~sixteen~~ eighteen at the time of the request and the consumer credit reporting agency has a credit report pertaining to the protected consumer.

(i) A consumer credit reporting agency may remove a security freeze for a protected consumer or delete a record of a protected consumer if the security freeze was placed or the record was created based on a material misrepresentation of fact by the protected consumer or the protected consumer's representative.

(j) This section shall not apply to:

(1) A person administering a credit file monitoring subscription service to which:

(A) The protected consumer has subscribed; or

(B) The representative of the protected consumer has subscribed on behalf of the protected consumer;

(2) A person providing the protected consumer or the protected consumer's representative with a copy of the protected consumer's credit report or records at the request of the protected consumer or the protected consumer's representative;
or

(3) An entity or purpose listed in section 489P-3(1) (8), (9), or (10) or section 489P-5; ~~or.~~

~~(4) A consumer reporting agency database or file that consists entirely of consumer information concerning, and used solely for:~~

~~(A) Criminal record information;~~

~~(B) Personal loss history information;~~

~~(C) Fraud prevention or detection;~~

~~(D) Employment screening; or~~

~~(E) Tenant screening.~~

(k) A person who violates this section shall be subject to the penalties set forth in section 489P-6.

(l) As used in this section, unless the context otherwise requires:

"Protected consumer" means an individual who is:

(1) Under the age of ~~sixteen~~ eighteen at the time a request for the placement of a security freeze is made; or

(2) Incapacitated or for whom a court or other authority has appointed a guardian or conservator.

"Record" means a compilation of information that:

(1) Identifies a protected consumer;

(2) Is created by a consumer credit reporting agency solely for the purpose of complying with this section; and

(3) May not be created or used to consider the protected consumer's credit worthiness, credit standing, credit capacity,

character, general reputation, personal characteristics, or mode of living for any purposes listed in title 15 United States Code section 1681b.

"Representative" means a person who provides to a consumer credit reporting agency sufficient proof of authority to act on behalf of a protected consumer.

"Security freeze" means:

(1) If a consumer credit reporting agency does not have a file pertaining to a protected consumer, a restriction that:

- (A) Is placed on the protected consumer's record in accordance with this section; and
- (B) Prohibits the consumer credit reporting agency from releasing the protected consumer's record, except as provided in this section; or

(2) If a consumer credit reporting agency has a file pertaining to the protected consumer, a restriction that:

- (A) Is placed on the protected consumer's credit report in accordance with this section; and
- (B) Prohibits the consumer credit reporting agency from releasing the protected consumer's credit report or any information derived from the protected consumer's credit report, except as provided in this section.

"Sufficient proof of authority" means clear and proper information regarding the representative's authority to act on the protected consumer's behalf including but not limited to:

(1) A court order that identifies or describes the relationship between the representative and the protected consumer;

(2) A duly executed power of attorney that permits the representative to act on the protected consumer's behalf; or

(3) A notarized affidavit of the representative, stating the relationship between the representative and the protected consumer and the representative's authority to act on the protected consumer's behalf.

"Sufficient proof of identification" means information or documentation that identifies a protected consumer or a representative of a protected consumer, including any one of the following:

(1) A social security number or a copy of a social security card issued by the Social Security Administration;

(2) A certified or official copy of a birth certificate issued by the entity authorized to issue the birth certificate;

(3) A copy of a driver's license, a civil identification card issued by the examiner of drivers, or any other government-issued identification; or

(4) A copy of a bill, including a bill for telephone, sewer, septic tank, water, electric, oil, or natural gas services, that shows a name and home address."

SECTION 2. New statutory material is underscored.

SECTION 3. This Act shall take effect on ~~July 1, 2016~~
January 1, 2018.

SanHi Government Strategies

LATE

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DATE: February 27, 2017

TO: Representative Angus L.K. McKelvey
Chair, Committee on Consumer Protection and Commerce
Submitted Via: CPCtestimony@capitol.hawaii.gov

RE: **H.B. 651, H.D.1 Relating to Consumer Credit Reporting Agencies**
Hearing Date: Tuesday, February 28, 2017 at 2:00 p.m.
Conference Room: 329

Chair McKelvey and Members of the Committee on Consumer Protection and Commerce:

We submit this testimony on behalf of the Consumer Data Industry Association (CDIA). Founded in 1906, CDIA is the international trade association that represents more than 200 data companies. CDIA members represent the nation's leading institutions in credit reporting, mortgage reporting, fraud prevention, risk management, employment reporting, tenant screening, and collection services.

CDIA **submits comments** regarding H.B. 651, H.D.1, and suggests amendments as enclosed.

Consumer reporting agencies work hard to prevent ID theft of all people, especially minors. Since credit bureaus do not knowingly create credit files for minors, hardly any minors will have existing credit files.

Maryland was the first state to pass a law to specifically protect minors from credit fraud, and since then, a total of 27 states have enacted similar laws based upon the Maryland model. We would encourage Hawaii to follow this model, which creates a new term of art called a "record" and then requires the credit bureaus, on request of a parent or guardian, to freeze the record to prevent the creation of credit files for minors (and people who are mentally diminished).

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C. Mike Kido
Tiffany N. Yajima
Matthew W. Tsujimura

CDIA worked on the Maryland law, which was supported by other stakeholders involved, and believes that this law could work in Hawaii as well to protect minors, and at the same time avoid the potential for more fraud by the creation of new credit files.

CDIA appreciates and supports the intent of the current version of H.B. 651, HD1, but it does not follow the model law in several respects including that

- 1) Page 6, lines 4-6: This section exempts from the minor security freeze law certain persons listed in HRS 489P-3(l). We believe that the reference to these entities needs to be clarified so that it is clear that “negative” databases are not required by companies and databases that are not the source of credit fraud.
- 2) Page 8, line 21: We appreciate that the bill currently has a defective effective date, but would ask for the effective date to be January 1, 2018, in order to give the credit reporting agencies time to implement processes to handle minor security freezes in Hawaii.

We would note that last year during the 2016 Legislative session, we worked collaboratively with the Office of Consumer Protection on a very similar measure. The resulting efforts of our discussions were memorialized in SB 2681, S.D.1, H.D.1 (2016). Rather than try to resolve the issues in the current bill, we respectfully request that this language be adopted in place of the language in the current bill.

Thank you for the opportunity to submit testimony on this measure.

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. The legislature finds that in 2011, researchers
2 at Carnegie Mellon University analyzed more than 800,000 credit
3 records, including 40,000 belonging to minors. The researchers
4 found that ten per cent of children in the study were victims of
5 identity theft, compared to less than one per cent of adults.
6 Identity thieves may be more likely to target minors because of
7 minors' clean credit reports. Furthermore, child identity theft
8 may go undetected for years because children do not use their
9 social security numbers for credit, check credit reports, or
10 review monthly bills as adults do.

11 The legislature further finds that individuals can protect
12 themselves from many kinds of identity theft by placing a
13 security freeze on their credit reports through a consumer
14 credit reporting agency. However, an individual must have a
15 credit report prior to requesting a freeze, which can be
16 problematic for minors or other protected persons who often do
17 not have this type of established consumer record.



1 The legislature additionally finds that Maryland was the
2 first state to enact legislation that specifically protected
3 minors from credit fraud. Since that time, twenty-one other
4 states have enacted similar measures. The legislature concludes
5 that Hawaii should join this growing trend of states to help
6 parents and guardians protect minor children and other protected
7 persons from credit fraud and identity theft.

8 Accordingly, the purpose of this Act is to:

- 9 (1) Require a consumer credit reporting agency to create a
10 record for protected consumers, including minors under
11 the age of sixteen and incapacitated persons, who do
12 not have an existing credit file; and
- 13 (2) Permit a representative of a protected consumer to
14 place a security freeze on the protected consumer's
15 credit report or any record created by the consumer
16 credit reporting agency for the protected consumer.

17 SECTION 2. Chapter 489P, Hawaii Revised Statutes, is
18 amended by adding a new section to be appropriately designated
19 and to read as follows:



1 "§489P- Security freeze for minors. (a) A consumer
2 credit reporting agency shall place a security freeze on a
3 protected consumer's credit report or records if:

4 (1) The consumer credit reporting agency receives a
5 request from the protected consumer's representative
6 for the placement of the security freeze under this
7 section; and

8 (2) The protected consumer's representative:

9 (A) Submits the request to the consumer credit
10 reporting agency at the address or other point of
11 contact and in the manner specified by the
12 consumer credit reporting agency;

13 (B) Provides to the consumer credit reporting agency
14 sufficient proof of identification of the
15 protected consumer and the protected consumer's
16 representative;

17 (C) Provides to the consumer credit reporting agency
18 sufficient proof of authority to act on behalf of
19 the protected consumer; and

20 (D) Pays to the consumer credit reporting agency a
21 fee as provided in subsection (h).



1 (b) If a consumer credit reporting agency does not have a
2 credit file pertaining to the protected consumer when the
3 consumer credit reporting agency receives a request pursuant to
4 this section, the consumer credit reporting agency shall create
5 a record for the protected consumer.

6 (c) Within thirty days after receiving a request that
7 meets the requirements of this section, a consumer credit
8 reporting agency shall place a security freeze for the protected
9 consumer.

10 (d) Unless a security freeze for a protected consumer is
11 removed in accordance with this section, a consumer credit
12 reporting agency may not release the protected consumer's credit
13 report, any information derived from the protected consumer's
14 credit report, or any record created for the protected consumer.

15 (e) A security freeze for a protected consumer placed
16 under subsection (a) shall remain in effect until:

17 (1) The security freeze is removed in accordance with
18 subsections (f) and (g); or

19 (2) The security freeze is removed in accordance with
20 subsection (i).



1 (f) If a protected consumer or a protected consumer's
2 representative wishes to remove a security freeze for the
3 protected consumer, the protected consumer or the protected
4 consumer's representative shall:

5 (1) Submit a request for the removal of the security
6 freeze to the consumer credit reporting agency at the
7 address or other point of contact and in the manner
8 specified by the consumer credit reporting agency;

9 (2) Provide to the consumer credit reporting agency:

10 (A) In the case of a request by the protected
11 consumer:

12 (i) Proof that the sufficient proof of authority
13 for the protected consumer's representative
14 to act on behalf of the protected consumer
15 is no longer valid; and

16 (ii) Sufficient proof of identification of the
17 protected consumer; or

18 (B) In the case of a request by the representative of
19 a protected consumer:



1 (i) Sufficient proof of identification of the
2 protected consumer and the representative;
3 and

4 (ii) Sufficient proof of authority to act on
5 behalf of the protected consumer; and

6 (3) Pay to the consumer credit reporting agency a fee as
7 provided in subsection (h).

8 (g) Within thirty business days after receiving a request
9 that meets the requirements of subsection (f), the consumer
10 credit reporting agency shall remove the security freeze for the
11 protected consumer.

12 (h) A consumer credit reporting agency may charge a
13 reasonable fee, not to exceed \$5, for each placement or removal
14 of a security freeze for a protected consumer; provided that a
15 consumer credit reporting agency shall not charge a fee under
16 this section if:

17 (1) The protected consumer's representative has a valid
18 copy of a police report, investigative report, or
19 complaint which the protected consumer or the
20 protected consumer's representative has filed with a
21 law enforcement agency regarding the unlawful use of



1 the protected consumer's personal information by
2 another person, and provides a copy of the report to
3 the consumer credit reporting agency; or

4 (2) A request for the placement or removal of a security
5 freeze is for a protected consumer who is under the
6 age of sixteen at the time of the request and the
7 consumer credit reporting agency has a credit report
8 pertaining to the protected consumer.

9 (i) A consumer credit reporting agency may remove a
10 security freeze for a protected consumer or delete a record of a
11 protected consumer if the security freeze was placed or the
12 record was created based on a material misrepresentation of fact
13 by the protected consumer or the protected consumer's
14 representative.

15 (j) This section shall not apply to:

16 (1) A person administering a credit file monitoring
17 subscription service to which:

18 (A) The protected consumer has subscribed; or

19 (B) The representative of the protected consumer has
20 subscribed on behalf of the protected consumer;



1 (2) A person providing the protected consumer or the
2 protected consumer's representative with a copy of the
3 protected consumer's credit report or records at the
4 request of the protected consumer or the protected
5 consumer's representative;

6 (3) An entity or purpose listed in section 489P-3(1)(8),
7 (9), or (10) or section 489P-5; or

8 (4) A consumer reporting agency database or file that
9 consists entirely of consumer information concerning,
10 and used solely for:

11 (A) Criminal record information;

12 (B) Personal loss history information;

13 (C) Fraud prevention or detection;

14 (D) Employment screening; or

15 (E) Tenant screening.

16 (k) A person who violates this section shall be subject to
17 the penalties set forth in section 489P-6.

18 (l) As used in this section, unless the context otherwise
19 requires:



1 "Protected consumer" means an individual who is:

2 (1) Under the age of sixteen at the time a request for the
3 placement of a security freeze is made; or

4 (2) Incapacitated or for whom a court or other authority
5 has appointed a guardian or conservator.

6 "Record" means a compilation of information that:

7 (1) Identifies a protected consumer;

8 (2) Is created by a consumer credit reporting agency
9 solely for the purpose of complying with this section;
10 and

11 (3) May not be created or used to consider the protected
12 consumer's credit worthiness, credit standing, credit
13 capacity, character, general reputation, personal
14 characteristics, or mode of living for any purposes
15 listed in title 15 United States Code section 1681b.

16 "Representative" means a person who provides to a consumer
17 credit reporting agency sufficient proof of authority to act on
18 behalf of a protected consumer.



1 "Security freeze" means:

2 (1) If a consumer credit reporting agency does not have a
3 file pertaining to a protected consumer, a restriction
4 that:

5 (A) Is placed on the protected consumer's record in
6 accordance with this section; and

7 (B) Prohibits the consumer credit reporting agency
8 from releasing the protected consumer's record,
9 except as provided in this section; or

10 (2) If a consumer credit reporting agency has a file
11 pertaining to the protected consumer, a restriction
12 that:

13 (A) Is placed on the protected consumer's credit
14 report in accordance with this section; and

15 (B) Prohibits the consumer credit reporting agency
16 from releasing the protected consumer's credit
17 report or any information derived from the
18 protected consumer's credit report, except as
19 provided in this section.



1 "Sufficient proof of authority" means clear and proper
2 information regarding the representative's authority to act on
3 the protected consumer's behalf including but not limited to:

4 (1) A court order that identifies or describes the
5 relationship between the representative and the
6 protected consumer;

7 (2) A duly executed power of attorney that permits the
8 representative to act on the protected consumer's
9 behalf; or

10 (3) A notarized affidavit of the representative, stating
11 the relationship between the representative and the
12 protected consumer and the representative's authority
13 to act on the protected consumer's behalf.

14 "Sufficient proof of identification" means information or
15 documentation that identifies a protected consumer or a
16 representative of a protected consumer, including any one of the
17 following:

18 (1) A social security number or a copy of a social
19 security card issued by the Social Security
20 Administration;



- 1 (2) A certified or official copy of a birth certificate
- 2 issued by the entity authorized to issue the birth
- 3 certificate;
- 4 (3) A copy of a driver's license, a civil identification
- 5 card issued by the examiner of drivers, or any other
- 6 government-issued identification; or
- 7 (4) A copy of a bill, including a bill for telephone,
- 8 sewer, septic tank, water, electric, oil, or natural
- 9 gas services, that shows a name and home address."

10 SECTION 3. New statutory material is underscored.

11 SECTION 4. This Act shall take effect on July 1, 2016.



Report Title:

Consumer Credit Reporting Agencies; Identity Theft; Protected Consumer; Security Freeze; Credit Report; Record

Description:

Requires a consumer credit reporting agency to create a record for protected consumers, including minors under the age of sixteen and incapacitated persons, who do not have an existing credit file. Permits a representative of a protected consumer to place a security freeze on the protected consumer's credit report or any record created for the protected consumer.

(SB2681 HD1)

The summary description of legislation appearing on this page is for informational purposes only and is not legislation or evidence of legislative intent.

