
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. Section 489P-3, Hawaii Revised Statutes, is
2 amended by amending subsection (a) to read as follows:

3 "(a) A consumer who has been the victim of identity theft
4 may place a security freeze on the consumer's credit report by
5 making a request in writing by certified mail to a consumer
6 credit reporting agency, at an address designated by the agency
7 to receive such requests, with a valid copy of a police report,
8 investigative report, or complaint the consumer has filed with a
9 law enforcement agency about unlawful use of the consumer's
10 personal information by another person. A consumer credit
11 reporting agency shall not charge a fee for placing or removing
12 a security freeze on a credit report[-] of a victim of identity
13 theft.

14 A consumer may place a security freeze on the consumer's
15 credit report by making a request in writing by certified mail
16 to a consumer credit reporting agency at an address designated
17 by the agency to receive such requests. If the consumer does
18 not include with the request a valid copy of a police report,



1 investigative report, or complaint the consumer has filed with a
2 law enforcement agency about unlawful use of the consumer's
3 personal information by another person, each consumer credit
4 reporting agency that receives a security freeze request may
5 charge up to \$10 for placing a security freeze on the consumer's
6 credit report.

7 A security freeze shall prohibit the consumer credit
8 reporting agency from releasing the consumer's credit report or
9 any information from it without the express authorization of the
10 consumer. This subsection shall not prevent a consumer
11 reporting agency from advising a third party that a security
12 freeze is in effect with respect to the consumer's credit
13 report."

14 SECTION 2. Statutory material to be repealed is bracketed
15 and stricken. New statutory material is underscored.

16 SECTION 3. This Act shall take effect on July 1, 2050.



Report Title:

Consumer Credit Report; Security Freeze

Description:

Allows any consumer to place a security freeze on the consumer's credit report. (SD1)

