

Honolulu, Hawaii

Ag: 126 , 2007

RE: H.B. No. 1612  
S.D. 1  
C.D. 1

Honorable Calvin K.Y. Say  
Speaker, House of Representatives  
Twenty-Fourth State Legislature  
Regular Session of 2007  
State of Hawaii

Honorable Colleen Hanabusa  
President of the Senate  
Twenty-Fourth State Legislature  
Regular Session of 2007  
State of Hawaii

Sir and Madam:

Your Committee on Conference on the disagreeing vote of the House of Representatives to the amendments proposed by the Senate in H.B. No. 1612, S.D. 1, entitled:

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

having met, and after full and free discussion, has agreed to recommend and does recommend to the respective Houses the final passage of this bill in an amended form.

The purpose of this bill is to expand consumer protections against identity theft by allowing security freezes to be placed on consumer credit reports upon the request of consumers who are not victims of identity theft.

Your Committee on Conference finds that there is a need to provide greater protections against identity theft by allowing any consumer to place a security freeze on the consumer's credit report, regardless of whether the consumer has been the victim of identity theft so that the consumer does not have to wait until the consumer can establish that the consumer's identity has been stolen before requesting the security freeze.

HB1612 CD1 HCCR HMS 2007-4090



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Your Committee on Conference has amended this measure by:

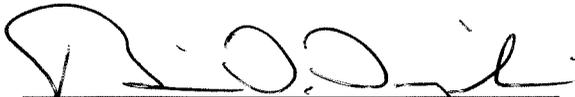
- (1) Specifying that any consumer who is a Hawaii resident may place a security freeze on the consumer's credit report;
- (2) Clarifying that a consumer credit reporting agency cannot charge a fee to a victim of identity theft for placing, lifting, or removing a security freeze on a credit report, but may charge any other consumer a fee not to exceed \$5 for each request by the consumer to place, lift, or remove a security freeze from a credit report;
- (3) Changing the effective date to July 1, 2007; and
- (4) Making technical, nonsubstantive amendments for clarity, consistency, and style.

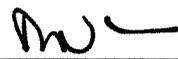
As affirmed by the record of votes of the managers of your Committee on Conference that is attached to this report, your Committee on Conference is in accord with the intent and purpose of H.B. No. 1612, S.D. 1, as amended herein, and recommends that it pass Final Reading in the form attached hereto as H.B. No. 1612, S.D. 1, C.D. 1.

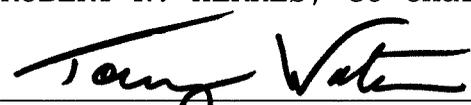
Respectfully submitted on behalf  
of the managers:

ON THE PART OF THE SENATE

ON THE PART OF THE HOUSE

  
\_\_\_\_\_  
BRIAN T. TANIGUCHI, Chair

  
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ROBERT N. HERKES, Co-Chair

  
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TOMMY WATERS, Co-Chair



