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# HOUSE CONCURRENT RESOLUTION

URGING CONGRESS, HAWAII FINANCIAL INSTITUTIONS, AND HAWAII  
BUSINESSES TO ADOPT LEGISLATION, POLICIES, AND PROCEDURES  
TO USE IDENTITY THEFT-RESISTANT CREDIT CARDS.

1           WHEREAS, credit card data theft is one of the fastest-  
2 growing crimes in the nation, increasing 50 percent from 2005 to  
3 2010, according to a recent report from the United States  
4 Department of Justice; and

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6           WHEREAS, credit card data theft is often included in the  
7 general definition of identity theft, a crime that occurs when a  
8 thief steals an individual's personal information and uses it  
9 without the individual's permission; and

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11           WHEREAS, identity theft is a serious crime that can  
12 devastate an individual's finances, credit history, and  
13 reputation, and can take time, money, and patience to resolve;  
14 and

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16           WHEREAS, the number of malicious programs written to steal  
17 an individual's personal information has grown exponentially  
18 from about 1,000,000 in 2007 to an estimated 130,000,000 in  
19 2013; and

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21           WHEREAS, identity theft is expected to surpass traditional  
22 theft as the leading form of property crime, and security  
23 analysts have reported that everyone should prepare to become an  
24 identity theft victim at some point; and

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26           WHEREAS, most Americans have a greater chance of having  
27 their personal identity information stolen than being actually  
28 held up at gunpoint; and



1           WHEREAS, a company has recently introduced a new type of  
2 identity theft-resistant credit card that is designed to reduce  
3 the chances of consumers being hit with fraudulent credit card  
4 debt; and  
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6           WHEREAS, in designing this new type of credit card, the  
7 company has developed small, digital, internal components that  
8 will allow a consumer to enter a personal unlocking code that  
9 will generate a unique credit card number for every transaction,  
10 making the card more difficult to use by thieves if it is lost  
11 or stolen; and  
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13           WHEREAS, at least one major bank is testing this new type  
14 of credit card in a number of small pilot programs, and more  
15 lenders may adopt the technology in the near future; now,  
16 therefore,  
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18           BE IT RESOLVED by the House of Representatives of the  
19 Twenty-seventh Legislature of the State of Hawaii, Regular  
20 Session of 2014, the Senate concurring, that the Congress of the  
21 United States, Hawaii financial institutions, and Hawaii  
22 businesses are urged to adopt legislation, policies, and  
23 procedures to use identity theft-resistant credit cards; and  
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25           BE IT FURTHER RESOLVED that the Congress of the United  
26 States is urged to adopt legislation that would ease a  
27 transition to a new type of identity theft-resistant credit  
28 card; and  
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30           BE IT FURTHER RESOLVED that Hawaii financial institutions  
31 and Hawaii businesses that offer credit cards are urged to use  
32 the new identity theft-resistant credit card technology to  
33 reduce the chances of consumers being victimized by identity  
34 thieves; and  
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36           BE IT FURTHER RESOLVED that certified copies of this  
37 Concurrent Resolution be transmitted to the President Pro  
38 Tempore of the United States Senate, the Speaker of the United  
39 States House of Representatives, the members of Hawaii's  
40 congressional delegation, the President of the Hawaii Bankers  
41 Association, the President and Chief Executive Officer of the  
42



# H.C.R. NO. 32

1 Chamber of Commerce of Hawaii, and the Chairperson of the Board  
2 of Directors of the Retail Merchants of Hawaii.

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OFFERED BY:

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