



GOV. MSG. NO. 947

EXECUTIVE CHAMBERS  
HONOLULU

LINDA LINGLE  
GOVERNOR

June 15, 2007

The Honorable Colleen Hanabusa, President  
and Members of the Senate  
Twenty-Fourth State Legislature  
State Capitol, Room 409  
Honolulu, Hawaii 96813

Dear Madam President and Members of the Senate:

This is to inform you that on June 15, 2007, the following bill was signed into law:

HB1612 SD1 CD1

A BILL FOR AN ACT RELATING TO CONSUMER  
CREDIT REPORTING AGENCIES.  
(ACT 189)

Sincerely,

A handwritten signature in black ink, appearing to read "James R. Aiona, Jr.", written over a faint, illegible background.

JAMES R. AIONA, JR.  
Acting Governor

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## 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] Any consumer who [~~has been the victim of identity~~  
4 ~~theft~~] is a resident of this state may place a security freeze  
5 on the consumer's credit report [~~by making a request in writing~~  
6 ~~by certified mail to a consumer credit reporting agency, at an~~  
7 ~~address designated by the agency to receive such requests, with~~  
8 ~~a valid copy of a police report, investigative report, or~~  
9 ~~complaint the consumer has filed with a law enforcement agency~~  
10 ~~about unlawful use of the consumer's personal information by~~  
11 ~~another person~~]. A consumer credit reporting agency shall not  
12 charge a victim of identity theft a fee for placing, lifting, or  
13 removing a security freeze on a credit report[-] but may charge  
14 any other consumer a fee not to exceed \$5 for each request by  
15 the consumer to place, lift, or remove a security freeze from  
16 the consumer's credit report.

17 A consumer who is a resident of this state and has been the  
18 victim of identity theft may place a security freeze on the



1 consumer's credit report by making a request in writing by  
2 certified mail to a consumer credit reporting agency, at an  
3 address designated by the agency to receive such requests, with  
4 a valid copy of a police report, investigative report, or  
5 complaint the consumer has filed with a law enforcement agency  
6 about unlawful use of the consumer's personal information by  
7 another person. A consumer who has not been the victim of  
8 identity theft may place a security freeze on the consumer's  
9 credit report by making a request in writing by certified mail  
10 to a consumer credit reporting agency.

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

18 SECTION 2. Statutory material to be repealed is bracketed  
19 and stricken. New statutory material is underscored.

20 SECTION 3. This Act shall take effect on July 1, 2007.



APPROVED this 15 day of JUN, 2007



JAMES R. AIONA JR.

ACTING

GOVERNOR OF THE STATE OF HAWAII