



Consumers Union
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Freeze identity thieves out of consumers' credit files State identity theft protection bills that give consumers the right to place a security freezes on their credit files

States with security freeze laws

Ten states have passed laws that allow consumers to put a security freeze on credit files, which prevents crooks from opening new accounts in the consumer's name

Alaska

HB 226 An Act relating to breaches of security involving personal information; and relating to credit report security freezes.

http://www.legis.state.ak.us/basis/get_bill_text.asp?hsid=HB0226A&session=24

SB 148 An Act relating to breaches of security involving personal information; and relating to credit report security freezes.

http://www.legis.state.ak.us/basis/get_bill_text.asp?hsid=HB0226A&session=24

SB 149 An Act relating to breaches of security involving personal information; and relating to credit report security freezes. Senator Guess

http://www.legis.state.ak.us/basis/get_bill_text.asp?hsid=SB0149A&session=24

Contact: AKPIRG: Steve Cleary, (907) 278-3661

The Alaska legislature did not pass these bills in 2005. Check this space when the Legislature returns for more information.

Colorado - Enacted

SB 137, Credit Report Security Freeze Act, sponsored by Senator Dan Grossman, Representative Angela Paccione and Representative Jerry Frangas

http://www.leg.state.co.us/CLICS2005A/csl.nsf/fsbillcont3/349195C4D17F1A7787256F8E0001202B?Open&file=137_01.pdf

Contacts: COPIRG: Rex Wilmoth, Director Phone: (303) 573-7474

Connecticut - Enacted

SB 650, An Act Requiring Credit Bureaus to Offer Security Freezes

http://www.cga.ct.gov/asp/cgabillstatus/cgabillstatus.asp?selBillType=Bill&bill_num=650&which_year=2005

Contact: CONNPIRG: Chris Phelps, Director Phone: (860) 233-7554

Hawaii

HB655 and SB764, An Act Relating to Consumer Credit Reporting Agencies for Identity Theft Victims (this measure gives the right to place a security freeze only to ID theft victims)

http://www.capitol.hawaii.gov/sessioncurrent/bills/hb655_.htm
http://www.capitol.hawaii.gov/sessioncurrent/bills/sb764_.htm

The Hawaii legislature did not pass these bills in 2005. Check this space when the Legislature returns for more information.

Illinois - Enacted

HB 1058, Credit Report Security Freeze Act for Identity Theft Victims, sponsored by Representative Marlow H. Colvin

<http://www.ilga.gov/legislation/94/hb/09400hb1058lv.htm>

(this measure gives the right to place a security freeze only to ID theft victims)

Contact: Illinois PIRG: John Gaudette Phone: (312) 364-0096

Indiana

SB 178, Security Freeze for Consumer Reports, sponsored by Senator Gary Dillon

<http://www.in.gov/legislative/bills/2005/PDF/IN/IN0178.1.pdf>

Senator Gary Dillon
200 W. Washington Street
Indianapolis, IN 46204
(317) 232-9400

The Indiana Legislature finished without enacting this bill. Check this space when the Legislature returns for more information.

Kansas:

HB 2438 An Act amending and supplementing the fair credit reporting act; providing for nondisclosure of certain information under certain circumstances.

<http://www.kslegislature.org/bills/2006/2438.pdf>

The Kansas Legislature finished without enacting this bill. Check this space when the Legislature returns for more information.

Kentucky:

HB 396, An Act Relating to Consumer Protection by Rep. Lee

<http://www.lrc.state.ky.us/record/05rs/HB396/bill.doc>

The Kentucky Legislature finished without enacting this bill. Check this space when the Legislature returns for more information.

Maine - Enacted

An Act Regarding Identity Theft Deterrence

L.D. 581, S.P. 190, Senator Bromley

<http://janus.state.me.us/legis/LawMakerWeb/externalsiteframe.asp?ID=280015326&LD=581&Type=1&SessionID=6>

Maryland

An Act Regarding Security Freezes, sponsored by Delegate Neil Quinter

HB 1569, <http://mlis.state.md.us/2005rs/billfile/HB1569.htm>

An Act Regarding Security Freezes, sponsored by Senator Lisa Gladden
SB 879, <http://mlis.state.md.us/2005rs/bills/sb/sb0879f.pdf>

Another identity theft prevention measure in Maryland, not addressing the security freeze issue, is:
HB 56, An Act Concerning the Privacy of Social Security Numbers, sponsored by Delegate Shane Pendergrass
<http://mlis.state.md.us/2005rs/billfile/HB0056.htm>

Contact: MARYPIRG: Brad Heavner, Director, Phone: (410) 467-0439
The Maryland Legislature finished without enacting this bill. Check this space when the Legislature returns for more information.

Massachusetts

S.B. 184, An Act to Prevent Identity Theft and Establish a Victims Bill of Rights, sponsored by Senator Jarret Barrios and Representative Michael Costello
<http://www.mass.gov/legis/bills/senate/st00/st00184.htm>

Contact: MASSPIRG: Deirdre Cummings, Consumer Program Director
Eric Bourassa, Consumer Associate
Phone: (617) 292-4800

Michigan

H.B. 4672, A Bill to Require Credit Reporting Agencies to Place Security Freezes on Certain Consumer Credit Information, sponsored by Representative Kathy Angerer
<http://www.legislature.mi.gov/mileg.asp?page=getObject&objName=2005-HB-4672>

S.B. 377, A Bill to Require Credit Reporting Agencies to Place Security Freezes on Certain Consumer Credit Information, sponsored by Senator Gilda Jacobs
<http://www.legislature.mi.gov/mileg.asp?page=getObject&objName=2005-SB-0377>

Status: HB 4672 introduced on April 26; SB 377 introduced on April 13

PIRGIM: Megan Owens, Consumer Advocate, Phone: (734) 662-6597

Minnesota

H.F. 1943, relating to consumer protection; authorizing a consumer to place a security freeze on the consumer's credit report
<http://www.revisor.leg.state.mn.us/bin/bldbill.php?bill=H1943.0&session=ls84>

The Minnesota Legislature finished without enacting this bill. Check this space when the Legislature returns for more information.

Missouri

S.B. 506, introduced by Senators Dougherty, Green Bray, Wheeler, Days, Kennedy, Callahan and Wilson
<http://www.senate.mo.gov/05info/pdf-bill/intro/SB506.pdf>

The Missouri Legislature finished without enacting this bill. Check this space when the Legislature returns for more information.

Nevada - Enacted

S.B. 80, sponsored by Senator Bob Beers
http://www.leg.state.nv.us/73rd/bills/SB/SB80_EN.pdf

Contact: Senator Beers
bbeers@sen.state.nv.us

New Jersey

A 4001, The "Identity Theft Prevention Act"
http://www.njleg.state.nj.us/2004/Bills/A3500/4001_11.HTM

S 1914, The "Identity Theft Prevention Act"
http://www.njleg.state.nj.us/2004/Bills/S2000/1914_11.HTM

Contact: NJPIRG, Kerry Smith, Phone: (215) 732-3747

Awaiting action by the Governor

New York

A. 7349, Enacts provisions to prevent identity theft and mitigate detriments arising from identity theft
<http://assembly.state.ny.us/leg/?bn=A07349>

North Carolina

S.B. 1048, Identity Theft Protection Act of 2005, sponsored by Senator Clodfelter
<http://www.ncleg.net/Sessions/2005/Bills/Senate/PDF/S1048v2.pdf>

H.B. 1248, Identity Theft Protection Act of 2005.
<http://www.ncleg.net/Sessions/2005/Bills/House/PDF/H1248v2.pdf>

SB 629, Option to Freeze Credit Report.
<http://www.ncga.state.nc.us/Sessions/2005/Bills/House/PDF/H629v2.pdf>

Contact: NCPIRG, Elizabeth Ouzts, Phone: (919) 833-2070

Oregon

S.B. 627, An Act Relating to Credit Reporting Agencies, sponsored by Senator Prozanski
<http://landru.leg.state.or.us/05reg/measures/sb0600.dir/sb0627.intro.html>

Contact: OSPIRG: Shannon Callahan, Staff Attorney, Phone: (503) 231-4181

Oregon legislature did not pass this bill in 2005. Check this space when the Legislature returns for more information.

Pennsylvania

SB 180, An Act Providing for Protection From Identity Theft, by Corman, et al.
http://www.trendtrack.com/teaxis/tt/pasearch/remove_nums.htm/+http://www.legis.state.pa.us/WU01/LI/BI/BT/2005/0/SB0180P0251.HTM

Contact: PennPIRG, Beth McConnell, (215) 732-3747

Texas

SB 100, sponsored by Senator Rodney Ellis, Relating to a request for placement of a security freeze on a consumer file maintained by a consumer reporting agency. This bill would strengthen an existing state statute in

Texas.

<http://www.capitol.state.tx.us/cgi-bin/db2www/tlo/billhist/Smatrix.d2w/report?LEG=79&SESS=R&CHAMBER=S&BILLTYPE=B&BILLSUFFIX=00100&SORT=Asc>

Contact: TEXPIRG: Luke Metzger, Public Interest Advocate, Phone: (512) 479-7287

The Texas Legislature finished without enacting this bill. Check this space when the Legislature returns for more information.

South Carolina

S. 423, Consumer Report Security Freeze, by Sheehan

http://www.scstatehouse.net/sess116_2005-2006/bills/423.htm

South Carolina legislature did not pass this bill in 2005. Check this space when the Legislature returns for more information.

Utah

S.B. 39 Consumer Credit Protection Act

Senator Charlene M. Walker

<http://www.le.state.ut.us/~2005/bills/sbillamd/sb0039s01.pdf>

The Utah Legislature finished without enacting this bill. Check this space when the Legislature returns for more information.

Washington - Enacted

S.B. 5418, An Act Relating to Placing a Security Freeze on a Credit Report

Senators Berkey, Benton, Fairly, Shin, Kastama, Carrell, McAuliffe, Benson, Prentice, Delvin, Kohl-Welles, Keiser, Kline

<http://www.leg.wa.gov/pub/billinfo/2005-06/Pdf/Bills/Senate%20Bills/5418.pdf>

<http://www.leg.wa.gov/pub/billinfo/2005-06/Pdf/Amendments/Senate/5418%20AMS%20BERK%20S1586.1.pdf>

Contact: WASHPIRG: Robert Pregulman, Executive Director, (206) 568-2850

For information from [Consumers Union](#) about the value for consumers of a security freeze, please contact: Gail Hillebrand, Consumers Union, West Coast Office, (415) 431-6747

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