

INTERIM STUDY PROPOSAL 2007-179

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REQUESTING THAT THE LEGISLATIVE COUNCIL STUDY THE  
RAMIFICATIONS OF THE GENERAL ASSEMBLY ENACTING  
LEGISLATION PERMITTING ANY CITIZEN TO OBTAIN A SECURITY  
FREEZE UPON THE USE OF THE CITIZEN'S CREDIT INFORMATION.

WHEREAS, numerous states have enacted "security freeze" legislation that  
enables a citizen of the state to prevent access to the citizen's credit information as a tool  
to prevent identity theft and related crimes and for the protection of individual citizens;  
and

WHEREAS, the overwhelming majority of states do not require a citizen to  
become an actual victim of identity theft before permitting a security freeze to be placed  
upon releasing the citizen's credit information; and

WHEREAS, the security freeze legislation enacted by the Eighty-Sixth General  
Assembly, Act 391 of 2007, limits the ability to obtain a security freeze to cases in which  
a citizen has been an actual victim of identity theft, thereby offering no protection to a  
citizen whose personal or financial information is lost, misplaced, or stolen against  
becoming an actual victim of identity theft; and

WHEREAS, the General Assembly should do as much as it can to prevent the  
ability to commit identity theft crimes and to protect its citizens from becoming victims  
of identity theft,

NOW THEREFORE,  
BE IT PROPOSED BY THE LEGISLATIVE COUNCIL:

THAT the Legislative Council study the ramifications of the General Assembly  
enacting legislation permitting any citizen to obtain a security freeze upon the use of the  
citizen's credit information.

- 1 Respectfully submitted,
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- 5 Representative Dawn Creekmore
- 6 District 27