

Hawaii Consumers Have the Right to Obtain a Security Freeze

You have a right to place a security freeze on your credit report pursuant to Hawaii law. The security freeze will prohibit a consumer reporting agency from releasing your credit report or any information from it without your express authorization. A security freeze may be requested in writing by first-class mail, by telephone, or electronically via a secure website.

The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, please be aware that using a security freeze to control access to your personal and financial information may potentially delay, interfere with, or even prohibit the timely approval of subsequent requests or applications for new loans, credit, mortgage, insurance, rental housing, employment, investment, license, cellular phone, utilities, digital signature, Internet credit card transactions, or other services, including an extension of credit at point of sale.

The security freeze will be placed within five business days after a consumer reporting agency receives a written request from you. When you place a security freeze on your credit report, within ten business days, you will receive a written confirmation of the security freeze and will be sent a personal identification number or a password to use when you want to remove the security freeze, temporarily lift it, or lift it with respect to a particular third party.

A freeze does not apply when you have an existing account relationship and a copy of your report is requested by your existing creditor or its agents or affiliates for certain types of account review, collection, fraud control, or similar activities.

You should plan ahead and lift a freeze if you are actively seeking credit or services as a security freeze may slow your applications, as mentioned above.

You can remove a freeze, temporarily lift a freeze, or lift a freeze with respect to a particular third party by contacting the consumer reporting agency and providing all the following:

- (1) Clear and proper identification to verify your identity.
- (2) Your unique personal identification number or password; and
- (3) Clear and proper information regarding the period of time you want your report available to users of the credit report, or the third party with respect to which you want to lift the freeze.

A consumer reporting agency that receives a request from you to temporarily lift a freeze or to lift a freeze with respect to a particular third party on a credit report shall comply with the request no later than three business days after receiving the request.

A consumer credit reporting agency shall not charge a fee for placing, lifting, or removing a security freeze on a credit report. *(LexisNexis Risk Solutions Inc. will never charge you for either adding or lifting a security freeze.)*

You have a right to bring a civil action against someone who violates your rights under the credit reporting laws. The action can be brought against a consumer reporting agency or a user of your credit report.

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Security Freeze for Protected Consumers

A consumer credit reporting agency shall place a security freeze on a protected consumer's credit report or records if:

1. The consumer credit reporting agency receives a request from the protected consumer's representative for the placement of the security freeze under this section; and
2. The protected consumer's representative:
 - a) Submits the request to the consumer credit reporting agency at the address or other point of contact specified by the consumer credit reporting agency;
 - b) Provides the consumer credit reporting agency sufficient proof of identification of the protected consumer and the protected consumer's representative; and
 - c) Provides the consumer credit reporting agency sufficient proof of authority to act on behalf of the protected consumer.

If a consumer credit reporting agency does not have a credit file pertaining to the protected consumer when the consumer credit reporting agency receives a request pursuant to this section, the consumer credit reporting agency shall create a record for the protected consumer.

Within thirty days of receiving a request that meets this section's requirements, a consumer credit reporting agency shall place a security freeze for the protected consumer. Unless a security freeze for a protected consumer is removed in accordance with this section, a consumer credit reporting agency may not release the protected consumer's credit report, any information derived from the protected consumer's credit report, or any record created for the protected consumer.

A security freeze for a protected consumer shall remain in effect until the security freeze is removed. If a protected consumer or a protected consumer's representative wishes to remove a security freeze for the protected consumer, the protected consumer or the protected consumer's representative shall:

- (1) Submit a request for the removal of the security freeze to the consumer credit reporting agency at the address or other point of contact specified by the consumer credit reporting agency; and
- (2) Provide to the consumer credit reporting agency:
 - a. In the case of a request by the protected consumer:
 - i. Proof that the sufficient proof of authority for the protected consumer's representative to act on behalf of the protected consumer is no longer valid; and
 - ii. Sufficient proof of identification of the protected consumer; or
 - b. In the case of a request by the representative of a protected consumer: provide to the consumer credit reporting agency:
 - i. Sufficient proof of identification of the protected consumer and the representative.
 - ii. Sufficient proof of authority to act on behalf of the protected consumer.

Within thirty business days after receiving a request that meets the requirements mentioned above, the consumer credit reporting agency shall remove the security freeze for the protected consumer. A consumer credit reporting agency shall not charge a fee for placing or removing a security freeze on a credit report or records for a protected consumer.

A consumer credit reporting agency may remove a security freeze for a protected consumer or delete a record of a protected consumer if the security freeze was placed or the record was created based on a material misrepresentation of fact by the protected consumer or the protected consumer's representative.