



State of Connecticut

HOUSE OF REPRESENTATIVES STATE CAPITOL

REPRESENTATIVE FRED CAMILLO
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HIGHER EDUCATION AND EMPLOYMENT ADVANCEMENT
COMMITTEE

TESTIMONY

In Support of
S.B. No. SB 472

**An ACT CONCERNING FEES FOR SECURITY FREEZES ON CREDIT REPORTS,
NOTIFICATION OF A CONSUMER'S DECISION TO PLACE OR REMOVE A
SECURITY FREEZE ON A CREDIT REPORT AND THE DURATION OF CERTAIN
IDENTITY THEFT PREVENTION SERVICES REQUIRED AFTER A DATA BREACH**

Banking Committee
March 15, 2018

Dear Chairman Martin, Chairman Winfield, Chairman Lesser, Ranking Member Simanski, and distinguished members of the Banking Committee:

I want to thank you for granting a public hearing for S.B. 472 and for allowing me to testify in support.

I was moved to introduce legislation on this topic this year after a constituent alerted me to the practice of credit agencies charging a fee to unlock a credit freeze. While I am not in favor of that practice, I am even more concerned about when the freeze is initiated by the credit agency and not the consumer. In that case, the obligation to pay a fee to unlock the credit freeze seems both punitive and without merit.

Thanks again for hearing this proposed legislation, and for considering this pro-consumer legislation.

Sincerely,

Fred Camillo
State Representative