



Office of Representative Hannah E. Kane Commonwealth of Massachusetts

For Immediate Release

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July 26, 2018

Representative Kane supports bill to protect consumers' credit information

BOSTON – The House and Senate have finalized legislation to give Massachusetts residents more control over the use of their personal credit information, along with enhanced protections in the event their information is compromised.

State Representative Hannah Kane, R-Shrewsbury, voted to support House Bill 4806, An Act relative to consumer protection from security breaches, which passed the House and Senate unanimously on July 25. The bill represents a compromise agreed to by a six-member conference committee that worked to reconcile the differences between two earlier versions of the bill previously approved by the two branches.

House Bill 4806 prevents unauthorized access to credit reports by requiring written, verbal or electronic consent from the consumer before their personal information can be accessed. Anyone attempting to access a consumer's credit report must also disclose their reason for doing so to the consumer.

The bill also institutes new requirements on business entities and credit reporting agencies that experience a data breach. Businesses will now be required to provide a minimum of 18 months of free credit monitoring services to consumers following a breach, while credit reporting agencies will be required to provide these services free of charge for at least 3 ½ years. In addition, breached entities must immediately notify the Attorney General and the Director of the Office of Consumer Affairs whenever a breach occurs and provide details on the extent of the breach and the steps being taken to address it.

House Bill 4806 also eliminates the \$5 fee consumers must currently pay to each of the three major credit reporting agencies – Equifax, Experian, and TransUnion – every time they want to freeze their credit report or lift the freeze. The bill is a direct response to a 2017 data breach at Equifax, which resulted in hackers gaining access to the Social Security numbers, birthdates, driver's license numbers, and tax identification numbers of 145 million Americans, including at least 3 million Massachusetts residents.

“This legislation establishes necessary safeguards to protect Massachusetts residents from having their personal information exposed and eliminates the fee currently assessed on residents seeking to responsibly secure their data in the wake of large scale data breaches they are subjected to,” stated Representative Kane.

The bill is now before Governor Charlie Baker, who has until August 4 to sign it into law.

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