

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 or secure electronic mail connection.

The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gains access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding 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 of 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 reporting agency may not charge you a fee for placing, lifting, or removing 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.