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March 17, 2017

The Honorable John Coghill
Alaska State Senate
State Capitol, Room 119
Juneau, AK 99801

RE: S.B. 93- Credit Report Security Freeze

Dear Senator Coghill:

I write on behalf of the Consumer Data Industry Association (CDIA) to thank you for sponsoring S.B. 93, a bill relating to security freezes on the credit reports of incapacitated persons and certain minors. S.B. 93 will provide additional protections to Alaskans who may be vulnerable to identity theft.

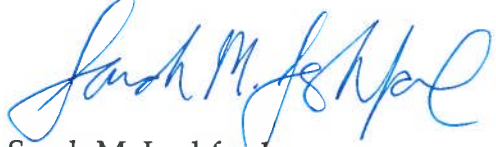
In 2016, the Alaska Legislature passed legislation, Ch.22, SLA 2016 (SB 121) to authorize a credit freeze for minors' consumer records. Providing protections for those exposed to the dangers of identity theft in Alaska was a step in the right direction. However, by placing the authorization in the same section of the statute as that for adults, AS 45.48, lacks additional protections that 26 other states have adopted. These additional measures help to both safeguard against fraud and identity theft, as well as ensure consistency amongst states. This consistency offers improved commerce for consumers and business transactions. In addition, S.B. 93 provides clear guidance and standards for handling minors' credit as outlined in Ch.22 SLA 16. We believe S.B. 93 maintains the original intent of the 2016 legislation while adding uniformity and consistency with other states' laws.

CDIA is an international trade association, founded in 1906, of more than 130 corporate members. Our mission is to enable consumers, media, legislators and regulators to understand the benefits of the responsible use of consumer data which creates opportunities for consumers and the economy. CDIA members provide businesses with the data and analytical tools necessary to manage risk. Our members

help ensure fair and safe transactions for consumers, facilitate competition and expand consumers' access to a market which is innovative and focused on their needs. CDIA member products are used in more than nine billion transactions each year.

In conclusion, we respectfully ask that the Senate Labor and Commerce Committee support S.B. 93. We believe that the consumers of Alaska deserve the same level of protections and experience as their peers in the 26 other states that have adopted a credit freeze for minors and incapacitated adults. Thank you again for sponsoring S.B. 93. I would be happy to answer any questions the Committee might have.

Sincerely,



Sarah M. Lashford
Manager of Government Relations