



March 17, 2017

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

**RE: SB 93 – Credit Report Security Freeze**

Dear Senator Coghill:

On behalf of Equifax, I am writing to express support for Senate Bill 93.

As introduced, Senate Bill 93 will amend existing Alaska law as it relates to the placement and removal of a credit security freeze on behalf of a protected consumer by specifying the manner in which a protected consumer's representative must submit a request to a consumer credit reporting agency, including sufficient proof of identification and authority to act on behalf of a protected consumer. By incorporating these specific requirements into the existing Alaska credit report security freeze statute, effected consumers will be more protected from the risk of a freeze being unduly placed on their credit file.

The bill also adjusts the definition of a protected consumer to include those under the age of 16 and requires a consumer credit reporting agency to complete the request for a credit security freeze placement or removal within 30 days, bringing Alaska law more in line with other minor freeze laws across the country.

Equifax is a global information solutions company that uses trusted unique data, innovative analytics, technology and industry expertise to power organizations and individuals around the world by transforming knowledge into insights that help make more informed business and personal decisions. The company organizes, assimilates and analyzes data on more than 820 million consumers and more than 91 million businesses worldwide, and its database includes employee data contributed from more than 7,100 employers.

Thank you for the opportunity to submit the above comments regarding Senate Bill 93. Please contact me directly with any questions at (404) 987-5933 or [carlie.christensen@equifax.com](mailto:carlie.christensen@equifax.com)

Sincerely,

A handwritten signature in black ink, appearing to be "Carlie Christensen".

Carlie Christensen  
Director, Government Relations  
Equifax