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House Passes Rep. DeGeeter's Consumer Protection Legislation
Bill to Help Consumer Freeze Credit to Prevent Identity Theft

COLUMBUS – The Ohio House of Representatives today unanimously approved legislation sponsored by State Representatives Timothy J. DeGeeter (D-Parma) and Jimmy Stewart (R-Albany) that allows consumers to place a freeze on their credit reports before identity theft can take place. The bill now goes to Governor Strickland for his signature to become law.

“This legislation tightens the protections we have to shield consumers from thieves who prey on people through their personal information,” Rep. DeGeeter said. “The laws we had in place were well-intentioned, but reactionary because they only applied to ID theft victims *after* the theft took place. This is a proactive bill that helps people *before* they are victimized.”

Substitute House Bill 46 allows consumers to take the initiative to request a credit freeze. It also protects consumers' personal information by require a public office to redact Social Security numbers or federal identification numbers from any document made available online to the public.

Rep. DeGeeter has worked on this issue since summer of 2005. At that time, ten states had credit freeze laws. Now, 34 states have such laws, with many others considering similar legislation.

“You hear coaches say, ‘the best offense is a good defense.’ In this case, the best defense is a good offense,” Rep. DeGeeter said. “We need to help people avoid the pain and hardship of being taken by identity thieves, and this legislation is the proper vehicle for that assistance.”

The bill sets a \$5 fee to place that freeze and a \$5 fee to lift or thaw the freeze