



ELECTRONIC FRONTIER FOUNDATION

Protecting Rights and Promoting Freedom on the Electronic Frontier

March 30, 2018

Senator Jerry Hill
State Capitol, Room 5035
Sacramento, CA 95814
Tel: (916) 651-4013
Fax: (916) 651-4913

Re: S.B. 823 – SUPPORT

Dear Senator Hill,

I am writing today on behalf of the Electronic Frontier Foundation (EFF), a non-profit organization based in San Francisco that protects civil liberties in the digital world. Founded in 1990, EFF has over 41,000 members, including thousands in California.

EFF lends our strong support to S.B. 823, the legislation you have introduced to make it easy, fast, and free for Californians to place, temporarily lift, or remove credit freezes on their credit files with consumer credit reporting agencies.

California has been a leader in consumer data protections, and it's time for the state to once again establish strong privacy protections in response to the Equifax breach. Nearly 148 million Americans, half of the country, had their names, addresses, Social Security numbers, driver's license numbers, and dates of birth leaked. The information is enough to steal someone's identity, unlawfully obtain credit in their name, or misuse it in many other ways to cause devastating financial harm, immediately and even years into the future.

Consumers can gain control over their personal information and prevent misuse by placing credit freezes with the credit reporting agencies. However, the current process surrounding credit freezes is cumbersome, costly, and desperately needs to be modernized to correspond with the way Californians use technology now. With threats to sensitive data ever-present and increasing, the State of California should step in to protect its citizens.

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Your bill, as currently written, will allow Californians to place, temporarily lift, and remove credit freezes easily and at no charge. Consumers credit reporting agencies will be required to honor Californians' request for freezes via a website or mobile application and act on them expeditiously—one day for written requests and fifteen minutes if received via a website or a mobile application. Additionally, credit reporting agencies must offer consumers the option of passing along credit freeze requests to other credit reporting agencies, saving Californians time and reducing the likelihood of the misuse of their information. These measures will ensure that California has important protections in place, because data breaches have become all too common.

We at EFF commend you for bringing this legislation. Please do not hesitate to contact me to discuss how we may further lend our assistance to passing S.B. 823. I may be reached by email at amul@eff.org or by phone at 415-436-9333 ext. 159.

Sincerely,

A handwritten signature in black ink that reads "Amul Kalia". The signature is stylized with a large, sweeping "A" and a long horizontal stroke at the bottom.

Amul Kalia
Analyst
Electronic Frontier Foundation