



Representative Michael E. Henne
Ohio House District 40

Chairman Dever, Vice Chairman Sprague, Ranking Member Smith, and members of the House Financial Institutions, Housing and Urban Development Committee, thank you for the opportunity to provide sponsor testimony on House Bill 386.

E-Sports Entertainment Association (January 8), Xbox 360 and PSP ISO (February 1), Intercontinental Hotel Group (February 7), Arby's (February 17), River City Media (March 6), Verifone (March 7), Dun & Bradstreet (March 15), Saks Fifth Avenue (March 19), UNC Health Care (March 20), America's JobLink (March 21), **FAFSA**: IRS Data Retrieval Tool (April 6), InterContinental Hotel Group (April 19), Chipotle (April 25), Gmail (May 3), **Bronx Lebanon Hospital Center** (May 10), Brooks Brothers (May 12), DocuSign (May 17), OneLogin (May 31), Kmart (May 31), University of Oklahoma (June 14), Washington State University (June 15), Deep Root Analytics (June 30), **Blue Cross Blue Shield/Anthem** (June 27), California Association of Realtors (July 10), Verizon (July 13), Online Spambot (August 30), TalentPen and TigerSwan (September 2), **Equifax** (September 7), U.S. Security and Exchange Commission (September 21), SVR Tracking (September 21), Deloitte (September 25), Sonic (September 26), Whole Foods Market (September 28), Disqus (October 6), Yahoo! (October 9), Hyatt Hotels (October 12), Forever 21 (November 14), Maine Foster Care (November 14)...This is just a list of major data breaches so far this year.

There have been nearly 8,000 reported breaches since 2005 affecting nearly 10 billion records. 60 records are stolen every second and the U.S. is the most targeted country in the world. By 2020, over one-third of all data will live or pass through the cloud.

You cannot go out to eat, stay at a hotel, take an Uber, apply for college or even get sick without exposing your information to criminals. Even your child playing Xbox Live is susceptible.

Your information at credit agencies is no exception. Yet, we allow these agencies to charge a \$5 fee to freeze and unfreeze **our own** credit, unless someone has already been a victim of identity theft. The fee may seem nominal to some, but consider it would cost a family of four \$60 to freeze their credit with the three credit agencies and another \$60 to unfreeze.

In a world where it is not a matter of "if" you will be a victim but "when", we should make it easier for individuals to protect themselves, not harder. HB 386 does that by eliminating the fee to freeze or unfreeze credit. While we cannot control how companies or industries protect our information, we should at least have the ability to protect our own credit without cost.

At this time, I will be happy to answer any questions the Committee may have.

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