

## HOUSE CRIMINAL JUSTICE COMMITTEE

## Proponent Testimony House Bill 116

Emily Leite, Chief Advocacy Officer Ohio Credit Union League eleite@ohiocul.org | (614) 581-8460

Chairman LaRe, Vice Chair Swearingen, Ranking Member Leland, and Members of the House Criminal Justice Committee, thank you for the opportunity to support House Bill 116, which would modernize cyber-crime prosecution through the Ohio Computer Crimes Act.

The Ohio Credit Union League is the state trade association representing the collective interests of Ohio's 238 credit unions and their more than three million members. With the "people helping people" philosophy at the heart of member-owned financial cooperatives, credit unions prioritize and defend the personal and sensitive information individuals, families, businesses entrust to them as their financial partner.

House Bill 116 is a reintroduction of House Bill 368 from the 133<sup>rd</sup> General Assembly, in which it received a 93-1 House vote and 8-1 Senate Judiciary Committee vote before both chambers adjourned sine die. As the pandemic continues to rapidly drive business transactions to include digital and data-driven options, the state of Ohio must also establish greater legal recourse to protect consumer data and privacy as well as to protect businesses and organizations across Ohio.

While serving members, there are few issues that give credit unions more angst than a potential cyber-attack exposing and compromising personal account information. As community-based financial institutions, credit unions possess and have access to sensitive consumer information and continuously monitor and mitigate malicious attempts to exploit and expose that data through stringent and effective federal regulation, such as the Gramm-Leach-Bliley Act. Senate Bill 220 in the 132<sup>nd</sup> General Assembly was another positive step to better protect businesses, like credit unions, who proactively make investments to meet recognized industry security standards. House Bill 116 is an appropriate data defense continuation by the state to modernize Ohio's cyber-crime enforcement mechanisms.

House Bill 116 accomplishes the following key modernization components:

- Establishes the crime of electronic computer service interference as a fourth-degree felony
- Includes adequate protections for legal cyber activity, such as testing cyber-defense systems for any vulnerabilities
- Defines "knowingly" and "malware" to accommodate evolving digital crime capabilities
- Permits civil action against a defendant for up to two years upon discovery or violation, whichever is later

We would like to thank Representative Brian Baldridge for his leadership in energizing efforts to enact these provisions to empower credit unions to better protect more than three million Ohioans.

Thank you for the opportunity to speak to House Bill 116, I am happy to provide additional information or field questions in support of the Committee's work.