

An Act relating to identity theft; creating the Oklahoma Identity Theft Act; providing short title; defining terms; authorizing consumers to request a security freeze; providing certain exemption; establishing certain procedures for consumer reporting agencies; requiring disclosure of process; allowing security freeze to be temporarily lifted; establishing procedures for the temporary lifting of a security freeze; authorizing development of procedures for certain requests; requiring removal or temporary lifting of security freeze under certain circumstances; allowing third parties to treat credit applications as incomplete under certain circumstances; providing procedures for removal of security freeze; providing an exemption for certain persons and entities; allowing credit reporting agencies to charge a certain fee; providing exceptions; excluding certain entities from security freeze requirements; requiring inclusion of certain notice under certain circumstance; providing civil penalties for certain acts; defining terms; requiring individuals and certain entities to conduct an investigation upon a breach of security; requiring notice and providing notice procedures; authorizing delay of notice under certain circumstances; recognizing compliance with notice requirements by individuals and certain entities under certain circumstances; authorizing the Attorney General to bring certain actions for certain violations; providing exclusivity clause; providing for codification; and providing an effective date.