

An Act relating to debtor and creditor; creating the Oklahoma Identity Theft Act; providing short title; defining terms; requiring consumer reporting agency to place security freeze on certain file under specified circumstance; requiring disclosure of specified information by consumer reporting agency; requiring written confirmation of security freeze and notice of certain information within specified time period; providing for replacement personal identification number or password under specified circumstances; authorizing fee for service; requiring consumer reporting agency to provide certain notice to consumer of specified changes within certain time period; requiring consumer reporting agency to provide notice of security freeze to requestors of consumer or credit report; providing requirements for removal and for temporary removal of security freeze; requiring development of specified procedures for removal; providing for removal of security freeze when material facts are misrepresented; prohibiting consumer reporting agency from charging a fee for specified requests; limiting the application of security freeze for reports provided to certain agencies or persons; excluding certain entities from the requirement to place a security freeze on a consumer report; defining term; requiring certain disclosure to a consumer or customer after breach of specified records; providing exception to disclosure requirement; requiring disclosure to law enforcement agency under certain circumstances and making exceptions thereto; amending 21 O.S. 2001, Section 1533.1, as amended by Section 1, Chapter 279, O.S.L. 2004 (21 O.S. Supp. 2005, Section 1533.1), which relates to the crime of identity theft; increasing maximum prison penalty; amending 74 O.S. 2001, Section 150.2, as last amended by Section 15, Chapter 461, O.S.L. 2003 (74 O.S. Supp. 2005, Section 150.2), which relates to powers and duties of the Oklahoma State Bureau of Investigation; including investigation of violations of the Oklahoma Identity Theft Act; amending 74 O.S. 2001, Section 18b, which relates to the duties of the Attorney General; authorizing investigation of crimes relating to the Oklahoma Identity Theft Act and the Oklahoma Computer Crimes Act; providing for certain agencies to assist in certain investigations; limiting construction of certain provisions concerning certain victims; providing for codification; and providing an effective date.