

SENATE COMMERCE COMMITTEE

Wednesday, March 15, 2006
12:30 p.m., Room 15, Capitol

Present: Senator Linda Scheid, chair, Senator Dan Sparks, vice-chair, Senator Ellen Anderson, Senator William Belanger, Senator Michael Jungbauer, Senator Sheila Kiscaden, Senator Cal Larson, Senator Brian LeClair, Senator Becky Lourey, Senator James Metzen, Senator Geoff Michel, Senator Sandra Pappas, Senator Larry Pogemiller, Senator Mady Reiter, Senator Ann Rest, Senator Dallas Sams

Not Present:

Senator Metzen called the meeting to order at 12:40 p.m.

S.F. 2002 (Senator Sparks): providing protection against identity theft.
Senator Sparks explained S.F. 2002

Senator Scheid assumed the chair.

Skip Humphrey, State President, American Association of Retired Persons, Minnesota, spoke in support of S.F. 2002.

Committee Discussion followed.

Michelle Hummel, Burnsville, spoke in support of S.F. 2002.

Committee discussion followed.

Patrick Flanagan, Mower County Attorney, spoke in support of S.F. 2002.

Senator Sparks moved the A-1 amendment. **MOTION ADOPTED.**

Bob Johnson, Insurance Federation of Minnesota, spoke in support of S.F. 2002.

Committee discussion followed.

Joe Witt, Minnesota Banker's Association, spoke in support of S.F. 2002.

David Skillbred, Vice-President of Government Relations, Independent Commercial Bankers of Minnesota, spoke in support of the A-1 amendment.

Buzz Anderson, President, Minnesota Retailers Association, spoke in opposition of S.F. 2002.

Committee discussion followed.

Senator Michel moved the A-2 amendment.

Committee discussion followed.

Senator Michel **Withdrew** his amendment.

Senator Kiscaden moved to amend the A-1 amendment.

Committee discussion followed.

Keith Wiegel, Advocacy Director, American Association of Retired Persons, Minnesota, spoke in support of the A-1 amendment.

Committee discussion followed.

Senator Kiscaden moved to amend the A-1 amendment as follows: delete lines 11, 12 and 13. **MOTION ADOPTED.**

S.F. 2145 (Senator McGinn): providing a block on credit reporting in cases of identity theft.

Senator McGinn explained S.F. 2145.

Commander Chris Abbas, Minnesota Financial Crimes task Force, spoke in support of S.F. 2145.

Committee discussion followed.

Senator Larry Pogemiller moved the contents of S.F. 2145 be incorporated into the body of S.F. 2002.

Committee discussion followed.

John McCullough, Retailers Protection association, replied to committee questions regarding the proportion of identity theft crimes perpetrated internationally compared to those perpetrated in the U.S.

Sarah Janecek, Consumer Data Industry Association, spoke in opposition of S.F. 2145.

Senator Pogemiller moved the contents of S.F. 2145 be incorporated into the body of S.F. 2002. **MOTION ADOPTED.**

S.F. 2144 (Senator McGinn): regulating credit card solicitations; requiring verification of address changes.

Senator McGinn explained S.F. 2144.

Committee discussion followed.

Senator Sparks explained the A-1 amendment.

Pat Martin, Minnesota Financial Services Association, Minnesota Credit Card Coalition, spoke in support of the A-1 amendment.

Senator Sparks moved the A-1 amendment. **MOTION ADOPTED.**

Senator LeClair moved the contents of S.F. 2144, as amended, be incorporated into the body of S.F. 2002. **MOTION ADOPTED.**

S.F. 2193 (Senator Jungbauer): authorizing a consumer to place a security alert on a consumer credit report.

S.F. 2194 (Senator Jungbauer): regulating consumer credit reporting agencies; providing a process to remove a consumer's name from credit card solicitation lists.

Senator Jungbauer explained S.F. 2193 and S.F. 2194.

Committee discussion followed.

Sarah Janecek, Consumer Data Industry Association, spoke in opposition of S.F. 2193 and S.F. 2194.

NO ACTION was taken on S.F. 2193 and S.F. 2194.

Senator Pogemiller moved S.F. 2002, as amended, be recommended to pass and be re-referred to the Committee on Judiciary.

Committee discussion followed. **MOTION ADOPTED.**

The meeting adjourned at 2:43 p.m. The proceedings were taped and the materials distributed are attached to these minutes.

Respectfully submitted,


SENATOR LINDA SCHEID, CHAIR


Tangee Harrison
Committee Legislative Assistant

SENATE COMMERCE COMMITTEE

Wednesday, March 15, 2006

Room 15 Capitol

12:30pm

1. SF 2002 (Sparks) Omnibus identity theft bill

Skip Humphrey, state president, Minnesota AARP
Keith Weigel, AARP
Patrick Flanagan, Mower County Attorney

2. SF 2144 (McGinn) regulating credit card offers and solicitations

3. SF 2145 (McGinn) blocking the report of information in a consumer credit report in case of identity theft

- ~~4. SF 2960 (Chaudhary) permitting consumers to "freeze" their credit reports~~

Not
Heard

~~Erik Lindseth, office of attorney general Absent
Commander Chris Abbas, Financial Crimes Task Force
John McCullough, Financial Crimes Task Force~~

5. SF2193 (Jungbauer) authorizing a consumer to place security alert on a consumer credit report

6. SF 2194 (Jungbauer) regulating consumer credit reporting agencies

NOTE:

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06 date heard

Date Scheduled	SF	Senate Author	Summary
3/15/2006	2193	Jungbauer	authorizing a consumer to place a security alert on a consumer credit report
3/15/2006	2194	Jungbauer	regulating consumer credit reporting agencies
3/15/2006	2002*	Sparks	consumer identify and credit protection
3/15/2006	2144	McGinn	regulating credit card offers and solicitations
3/15/2006	2145	McGinn	providing a procedure to block the reporting of information in a consumer credit report in case of identify theft