

## MEDIA RELEASE

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# Governor Perdue to sign into law low-fee credit freezes

**ATLANTA** – Georgia Watch board member and bestselling consumer guru Clark Howard will join state representatives and senators will join Gov. Sonny Perdue as he signs into law House Bill 130 – the credit freeze bill – in his office at the state Capitol **Tuesday, May 13, 2008.**

Representatives and senators overwhelmingly voted during the 2008 legislative session to pass House Bill 130, which will allow Georgia consumers to place a freeze on their credit for only \$3. For victims of identity theft and senior citizens 65 and older, the freeze will be free. Each temporary lift - commonly called a "thaw" and allows approved access to a credit file - would also cost \$3, and would be available electronically within 15 minutes of request, keeping on-the-spot credit an option for shoppers.

Credit freeze is the truly effective tool to stop new account fraud, one of the most damaging forms of identity theft. A freeze allows consumers to bar access to their credit files with the three major credit reporting agencies, prohibiting identity thieves from fraudulently opening new accounts or lines of credit in a victim's name.

**"Short quote commending our legislators here,"** said Georgia Watch Executive Director Allison Wall.

**Who:** Gov. Sonny Perdue, House Banks and Banking Committee Chairman Calvin Hill (R-Canton) and Georgia Watch board member Clark Howard, among several others.

**What:** The signing of HB 130

**When:** Tuesday, May 13, 2008

**Where:** The Georgia State Capitol, Gov. Sonny Perdue's office

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*To learn more about credit freezes, please read our report "Credit Freeze: Protecting Your Identity, Preventing New Account Fraud," online at [www.georgiawatch.org/CreditFreezeReport.html](http://www.georgiawatch.org/CreditFreezeReport.html).*

*Founded in 2002, Georgia Watch is a nonprofit, nonpartisan 501-(c)(3) watchdog group focusing on consumer education and research in the areas of health care, insurance, identity theft and personal finance.*