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State of Minnesota

HOUSE OF REPRESENTATIVES

NINETY-SECOND SESSION

H. F. No. **2304**

03/18/2021 Authored by Boe  
The bill was read for the first time and referred to the Committee on Commerce Finance and Policy

1.1 A joint resolution

1.2 memorializing the President and Congress to increase the age that parents can freeze

1.3 their children's credit from 16 to 18.

1.4 WHEREAS, 14,000 annual cases of identity theft against minors were recently reported by

1.5 the Federal Trade Commission; and

1.6 WHEREAS, child identity theft, when it happens, can present serious issues for victims and

1.7 their parents; and

1.8 WHEREAS, credit freezes can prevent identity theft from occurring, but minors can currently

1.9 only be protected in this fashion through age 16; and

1.10 WHEREAS, federal law regulating credit freezes preempts state law from increasing the age

1.11 for these protections; NOW, THEREFORE,

1.12 BE IT RESOLVED by the Legislature of the State of Minnesota that it urges the President

1.13 and the Congress of the United States to increase the age up to which a parent or guardian can

1.14 freeze a child's credit from 16 to 18, to protect that child from becoming a victim of child identity

1.15 theft.

1.16 BE IT FURTHER RESOLVED that the Secretary of State of the State of Minnesota is directed

1.17 to prepare copies of this memorial and transmit them to the President of the United States; the

1.18 President and the Secretary of the United States Senate; the Speaker and the Clerk of the United

1.19 States House of Representatives; the chair of the Senate Committee on Banking, Housing, and

1.20 Urban Affairs; the chair of the House Committee on Financial Services; and Minnesota's Senators

1.21 and Representatives in Congress.