



Consumer Data Industry Association  
1090 Vermont Ave., NW, Suite 200  
Washington, D.C. 20005-4905

P 202 371 0910

[CDIAONLINE.ORG](http://CDIAONLINE.ORG)

June 4, 2024

Representative Kelly Breen  
Chair  
House Judiciary Committee  
Room 521, House Office Building  
124 N Capitol Ave  
Lansing, MI 48933

Chair Breen, Vice Chair Edwards, Vice Chair Fink, & Members of the Committee:

On behalf of the Consumer Data Industry Association, I write to express agreement with the core concepts behind HB 5724, which seeks to provide understandable protections for the personal information of Michigan's judges and their immediate families. CDIA encourages the committee to consider minor, technical changes to avoid the risk of excluding public servants and their families from normal, day-to-day financial transactions and accessing other critical services.

CDIA, founded in 1906, is the trade organization representing the consumer reporting industry, including agencies like the three nationwide credit bureaus, regional and specialized credit bureaus, background check companies and others. CDIA exists to promote responsible data practices to benefit consumers and to help businesses, governments and volunteer organizations avoid fraud and manage risk.

As drafted, HB 5724 gives Michigan judges and their immediate families the understandable authority to submit written requests to have their sensitive, personal information removed from public posting or display—an understandable protection that makes sense.

However, as drafted, upon receiving a request from a judge to remove publicly posted or displayed information, HB 5724 would also prohibit businesses from selling, transferring, or providing to another person the specified covered information.

Without adjustment, the broad restriction of HB 5724, which contains no exceptions, could make it difficult or impossible for members of the protected class to access new lines of credit, mortgages, auto loans, verify certain retail transactions, purchase automobile and other types of insurance or even secure tenancy.

Similarly, HB 5724 could disrupt efforts to protect consumers from identity theft, fraudulent transactions, and similar financial crimes by prohibiting the sharing of information necessary to verify identities. The same is true for state services and benefits, state unemployment insurance, or state tax refunds that require authentication of applicants or beneficiaries' identities.

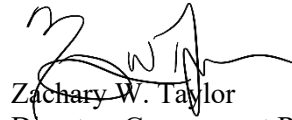
Minor amendments to HB 5724 that focus the measure on the public posting or public display of the personal information of the protected class can eliminate the risk of unintentionally cutting off judges and their family members from normal day-to-day financial transactions, important life opportunities and other critical services like insurance markets and fraud protection.

Critically, our proposed amendments preserve the understandable and important function to protect judges and their families from unnecessary public posting or public display of their personal information that could put them or their loved ones at risk.

CDIA and its members stand ready to work with the sponsors of HB 5724 and this committee toward that goal. Please contact me via email at [ztaylor@cdiaonline.org](mailto:ztaylor@cdiaonline.org) should you, your staff, or your colleagues wish to discuss our concerns and proposed amendments in greater detail following the hearing.

Thank you for your time and consideration.

Sincerely,

A handwritten signature in black ink, appearing to read 'Zachary W. Taylor', written over the printed name.

Zachary W. Taylor  
Director, Government Relations  
Consumer Data Industry Association