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ROLL NUMBER

DESCRIPTION

1417

2007 HOUSE INDUSTRY, BUSINESS AND LABOR

HB 1417

2007 HOUSE STANDING COMMITTEE MINUTES

Bill/Resolution No. HB 1417

House Industry, Business and Labor Committee

Check here for Conference Committee

Hearing Date: 01-23-2007

Recorder Job Number: 1728

Committee Clerk Signature

Debra M. Thomas

Minutes:

Chairman Keiser opened the hearing on HB 1417. HB 1417 relates to security freezes on consumer credit reports.

Rep. Koppelman introduced the bill.

Rep. Koppelman: This bill is really a continuation of an effort that began two years ago when we introduced a bill having to do with identity theft. We looked at a number of factors that were prevalent in this whole issue which is ever changing and growing. One of the issues that we looked at in that bill and initially had in the bill, but removed, was this issue of security freezes. The reason we removed it is because it was such a new thing at the time that some of the credit reporting companies were calling the Attorney General's office and calling me at my desk saying not to do this because it was so new they weren't sure how to deal with it. So we agreed to withdraw that from the bill and amended it out. During the interim, a representative from the Attorney General's office came to one of the interim committee's I served on and said that they have a new idea that is now passing in other states, called security freezes. I agreed that it is one of those ideas that we might have been a little ahead of the curve two years ago, but we are right where we need to be this time. Basically it allows the victim of identity theft more tools to try to protect their identity by freezing some of this information so that the identity

theft can't be propagated and continued and when there is an identity theft problem, it's sort of like a ripple affect. The problem gets reported and all of the sudden that information gets disseminated and before you know it's just about impossible to control. This would be just one more tool and our state would help those victims.

Rep. Keiser: This would apply to anyone that, you don't have to be the victim of identity theft.

Rep. Koppelman: I don't remember.

Rep. Gulleson, spoke in support of the bill.

Rep. Gulleson: I just stand in support of this bill. I was made aware of this as an option for security freeze, at the time when the VA records when twenty five million of our veteran's records had been stolen. They recommended that if you lived in the state where a security freeze was an option that was the best way to protect your records.

Rep. Gruchalla: Wasn't that where the employee took the company laptop?

Rep. Gulleson: That may have been the case.

Attorney General, Wayne Stenehjem, spoke in support of the bill.

Stenehjem: Identity theft is a huge problem in the United States. Approximately ten million people are victims of identity theft in 2006. One in twenty-five citizens of the United States are victims. That means for each of your districts, about five hundred of your constituents are likely to become victims of identity theft. That is a huge number. The advent of the internet and the ability to harvest information, it means that we right here in ND are as likely to be victims as people in L.A. or New York, or anywhere else. Fifty-six billion dollars in 2006 was taken by way of identity theft. The average amount stolen is six thousand dollars. That is more than a bank robber gets. You have worked to do a lot of things to prevent this. You pass a very important legislation to help with this. According to my office, that is equal to a police report which triggers a very important federal right. So this bill would say that someone who is a victim or

suspects that they may be, can require that a credit reporting agency can not divulge their credit report to anyone except those listed in the bill. Twenty-five states have this legislation.

Rep. Johnson: If this goes into effect, does this put a freeze on yours?

Stenehjem: I would not put a freeze on mine personally right now. But if I lost my wallet, I probably would. If something happened in my ordinary financial affairs that caused me to wonder, I would.

Rep. Keiser: When employers are expected to garnish wages, I believe we get a check for twenty dollars to do that. The attorney's who represent, I think they get paid handsomely. The employers of the state get hit. In this bill, it has a five dollar fee. Does that correlate with the cost?

Stenehjem: I think that a lot of this is technologically driven. It probably doesn't cost all that much. I think that five dollars is common.

Rep. Gruchalla: Let's say you have a joint checking account with a credit/debit card. Do both parties have to freeze that and can one party?

Stenehjem: I will defer that.

Parrell Grossman (A.G's office): In response to that, I think it will depend on the nature of that information and the credit reporting agencies file.

Rep. Amerman: If your account is frozen and then you get your number and you want to get more credit, how do you undo it?

Stenehjem: You can get a temporary thaw or notify them that you don't want a freeze again.

Rep. Dosch: (to Parrell): When you are talking about this freeze, do you have to go through and notify every credit company out there?

Parrell: I believe you would have to separately notify the three major credit reporting agencies.

Rep. Kasper: The bottom of page one, line twenty-one, is about the security freeze. To me there are two types of "prior express authorization". There is when you are currently applying for something new, so you might sign a form authorizing them to check. Will this prohibit that information from being released if you give that authorization only you are applying for that credit. The second question, if you have prior relationships that might have been established years ago, like an auto dealer, and at that point in time, you gave your prior written authorization for them to check your credit report. Does that prior written authorization continue on forever?

Parrell: If you have a security freeze in place and now you give authorization that is authorization to release that. If you already had an existing relationship with that financial entity that approved the credit for that store, that would fall under the exception for existing account review which is contained in line thirteen on page four.

Rep. Kasper: Going to page four, line twenty-two. For purposes of the subsection reviewing the account, includes activities relating to account maintenance monitoring credit line increases and account upgrades and enhancements. All of which in most cases are initiated by the business. All of us get these notices that they will increase your credit line with a bank check to increase it. What if I don't want that?

Parrell: If you didn't want that, that would be a situation to address with Mr. Clayburgh.

Rep. Ruby: What about for instance you have an insurance policy and after the policy has been effective for some time, you put a freeze on your information. Are they then able to in the next time of renewal, and your rates are calculated on your credit score. Are they still able to access that?

Parrell: When I looked at that exception I thought that one interpretation of that would include that insurance relationship. I don't think the insurance industry folks agree with that. I think they are seeking an amendment to address that situation.

Rep. Johnson: Can you give your pin numbers to a business and have them unfreeze your report?

Perrell: I misspoke, you cannot give your pin number to a business.

Patrick Ward, PCI and State Farm, spoke in support of HB 1417, as amended. *See written testimony.*

Rep. Kasper: Top of page three, I don't think what you are saying is what you mean and I want to clarify.

Ward: You may more knowledgeable in that area than I am. My understanding is in the way I read it is that the consumer has to make the call and do what is necessary to make the freeze.

Rick Clayburgh, ND Banker's Association, spoke in support of the bill.

Clayburgh: Identity theft impacts our customers and it is an issue and concern. When security freeze is put in place on behalf of the consumer, it can cause inconveniences to the consumer and our interest is to make sure that our customers understand the impact that it will have on them.

Linda Johnson-Wurtz, AARP, spoke in support of HB 1417. *See written testimony.*

Jennifer Flynn, CDIA, representing the credit bureaus, spoke in support of the bill.

Flynn: I have come out here to answer any questions I can. Looking at the bill, there is a couple of things that we have some concerns about. We are not here to oppose the bill. There are twenty-six states plus Washington D.C. that have security freeze laws. Our main concern is that we have three national bureaus across all fifty states and our main concern is making

sure that the people in every state have a general idea of what it is they need to do to put a freeze in place.

Rep. Keiser: You heard questions about couples and how does that work?

Flynn: The way that it would work, if you have a joint credit card. If you have both signed the card and application, you are co-responsible for this. If one person freezes the file, the other person's file is still wide open.

Rep. Kasper: When it talked about the exception for the purposes of prescreening, can you tell us what applies there?

Flynn: When federal law went into place they preempted all the states from passing any law that would grant the ability for a credit card company to prescreen and submit offers. Any company can look at a file and send you an offer for credit.

Rep. Thorpe: What if they both had a joint card and got divorced?

Flynn: When you apply for a card, the information linked to you, is yours only.

Rep. Keiser: Five dollars for a fee, is that adequate?

Flynn: Ten dollars is the average. We are willing to work with that.

The hearing was closed. No action was taken at this time.

2007 HOUSE STANDING COMMITTEE MINUTES

Bill/Resolution No. **HB 1417**

House Industry, Business and Labor

Check here for Conference Committee

Hearing Date: **30 January 2007**

Recorder Job Number: **2339**

Committee Clerk Signature

Jan Prindle

Minutes:

Chairman Kaiser opened discussion of HB 1417. He presented an amendment proposed by Pat Ward which brings insurance in as one of the groups excluded from having access.

Representative Johnson: I move adoption of the amendment.

Representative Nottestad: I second.

Representative Ruby: I'm a bit confused as to how much this restricts, even with the amendment, the use the use for credit information for an insurance score. Is there some limiting to that at all?

Chairman Kaiser: When I first read this bill I thought it was really problematic, but the testimony indicated that everybody is okay with it. Insurance companies are okay with it.

Representative Kasper: Here's where I have a problem with the amendment. When you apply for the insurance product, you have to sign at that point of application that you give them permission to check your background. Which means you signed, they can check. What this amendment does is puts in statute that you don't have to sign, they can just check. They use it for different credit scoring and for insurance purposes.

A voice vote was taken: The amendment was accepted.

Representative Johnson: I move Do Pass as Amended.

Representative Boe: I second.

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House Industry, Business and Labor

Bill/Resolution No **HB 1417**

Hearing Date: **30 Jan 07**

A roll call vote was taken: Yes: 12, No: 0, Absent: (Dosch and Zaiser)

Representative Boe will carry the bill

Date: 1-30-07
Roll Call Vote #: _____

2007 HOUSE STANDING COMMITTEE ROLL CALL VOTES
BILL/RESOLUTION NO. HB 1417

House Industry Business & Labor Committee

Check here for Conference Committee

Legislative Council Amendment Number _____

Action Taken Do pass, as amended

Motion Made By Rep. Johnson Seconded By Rep. Boe

Representatives	Yes	No	Representatives	Yes	No
Chairman Keiser	X		Rep. Amerman	X	
Vice Chairman Johnson	X		Rep. Boe	X	
Rep. Clark	X		Rep. Gruchalla	X	
Rep. Dietrich	X		Rep. Thorpe	X	
Rep. Dosch			Rep. Zaiser		
Rep. Kasper	X				
Rep. Nottestad	X				
Rep. Ruby	X				
Rep. Vigesaa	X				

Total Yes 12 No 0

Absent 2

Floor Assignment Rep. Boe

If the vote is on an amendment, briefly indicate intent:

REPORT OF STANDING COMMITTEE

HB 1417: Industry, Business and Labor Committee (Rep. Keiser, Chairman)
recommends **AMENDMENTS AS FOLLOWS** and when so amended, recommends
DO PASS (12 YEAS, 0 NAYS, 2 ABSENT AND NOT VOTING). HB 1417 was placed
on the Sixth order on the calendar.

Page 5, line 6, remove "and"

Page 5, line 7, after "8." insert "Any person or entity for use in setting or adjusting a rate,
adjusting a claim, or underwriting for insurance purposes. This exemption does not
determine or affect whether these uses are permitted under other law; and

9."

Renumber accordingly

2007 SENATE INDUSTRY, BUSINESS AND LABOR

HB 1417

2007 SENATE STANDING COMMITTEE MINUTES

Bill/Resolution No. HB 1417

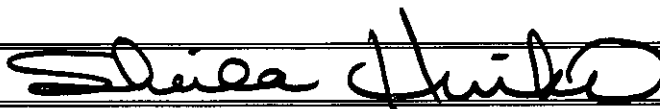
Senate Industry, Business and Labor Committee

Check here for Conference Committee

Hearing Date: **March 12, 2007**

Recorder Job Number: **4913**

Committee Clerk Signature



Security Freezes:

Senator Hacker opened the meeting.

Representative Koppelman -

Bthis bill has been in the works for a couple of years, and deals with identity theft and security freezes. It is a new idea. CA is the only state that had dealt with it a few years ago and were persuaded to remove it from the bill from years before and watch what happens at other states before it becomes law. What it essentially does, it brings out fraud alerts or police reports. They need to take reports and police departments who were NOT taking reports. Now they would need to take a report, and it allows the consumer to place a freeze on the credit account information. People's names, reputations are jeopardized. It's difficult to "undo the bill." This can be stopped by putting a freeze on the record.

S Hacker: You mentioned other states, do they have the same provisions?

Rep. Koppelman: They have information similar in intent and form.

S Wanzek: To obtain a security freeze, is it only under certain situations where there has been identity theft?

Rep. Koppelman: Yes it is. You can read how it happens, and how you qualify to place a freeze is that you have to possess a valid police report, indicating that you are a victim of identity theft.

S Wanzek: You can't randomly request a security credit freeze.

Rep. Koppelman: Yes, they have to be a bona fide victim of identity theft.

S Potter: We define the victim of identify theft in the bill, but I believe it suggests that a consumer may select to place a security freeze on a consumer credit file. They can do it for any purpose. Page 2, line 9 It is absolute.

Rep. Koppelman: I'll let those folks..... *not sure about the answer.*

S Potter: There is some real specificity in here, 24-hour reporting, the credit report has to have a freeze on it 24 hours after receiving the notice. Is that possible?

Rep. Koppelman: I thought I saw somewhere else in the bill where they had a longer widow time on that as well, and I know that windows of time are something that Mr. Grossman has been visiting with the industry about to make sure that these are workable.

S Potter: We'll ask him, and then the last one, the consumer may make the request by telephone, what kind of paper trail is generated or verification?

Rep. Koppelman: I'm not sure the phone call initiates the process or sufficient to complete it.

S Hacker: I don't know if you were involved in the technical parts...

Rep. Koppleman: I reviewed the draft.

S Hacker: I reviewed it and there is a provision here where we put the freeze on, and it costs the consumer \$5, and take the freeze off it costs them \$5, and request for the pin, first time is free, then \$5 after. I understand it is great for the consumer, but my question is does it cover expenses? Do you have any idea how much work or cost there is to the companies that have to go out and do this, put the freeze on and take the freeze off? Whether or not the \$5 covers

the cost, if not, where are those dollars going to be made up? They're going to charge them out at some point in time.

Rep. Koppelman: I can't answer if the \$5 will cover the cost. It is lesser cost than unraveling the damage.

S Hacker: There are a lot of exemptions. Who does it affect? I'm looking at the Regional Agencies, screening, who's left?

Rep. Koppelman: It relates to issues a few years ago. When we talked about introducing this to define this narrowly enough that it captures the folks you're trying to deal with, who are very few, "the big 3" credit reporting agencies nationally, are who we are aiming at because, frankly, when you order a credit report it will come from one of those folks. We were saying, we don't generate these reports in the state, we can't freeze them, so they need to be frozen at the place that generates them in the first place. I suspect that is what they were saying in the exemptions in the first place.

Wayne Stenehjem, Attorney General - In Support

Identity theft is the fastest growing white collar crime. It can be done with a computer and it is happening right here in ND and the U.S. It is just as likely that ND citizens, your constituents will become victims of identity theft. One in eight will become victims. This bill is for consumer and business protection. Identity theft costs 56 billion dollars. Credit cards are opened, businesses bare the costs. The 3 large credit companies are: Equifax, Experian, and Transunion collect an enormous amount of personal information about each person in the U.S. this information shows if you've paid your bills on time, if you have a mortgage, if you written bad checks, how many credit cards do you have, what are the credit limits, how often have you been late, there is an ENORMOUS amount of highly personal information. It's essential in our economy to have that kind of information that is available so that credit card companies can

decide if you're a worthy person to be offered credit. On the other hand is the problem with identity theft. What this bill does is provide a mechanism that citizens can tell these credit agencies, "don't give my information to ANYBODY who wants to open an account in my name." That seems logical that you can tell the credit reporting agencies they don't need to give the information to anyone. Lately we have seen "security breach of the month club" where the theft at the VA laptops where millions of pieces of information about individuals. TJ Max had personal customer information breach. Hackers are getting in and gaining information from people. What this bill does is to provide a mechanism where a people can stop the credit agency from giving the information out. It will be a bit of a roadblock for consumers because they will need to know that they will have difficulty getting credit when they go in and buy the big screen TV at Best Buy with instant credit they're offering, but it is an essential tool. In

drafting the statute, we tried to follow as closely as we could enacted in MN. We haven't heard of any problems. Fees run from 0-\$20, and free to identity theft victim or free if a Senior Citizen, runs the gamut. It is simple, efficient with the minimal amount of hassle. We get calls all the time, it is a huge problem. We have worked with the bankers and insurance who also believe it is a good idea.

S Klein: Have you seen amendments?

Wayne S: Yes. You seem to be aware, I don't think I support ANY of them. If there are some questions about needing the amount of time it actually takes to get the security freeze implemented, that's something we can work about. One of the concerns is that we need to have these placed by Certified Mail. Why make a person go down to the post office, pay \$2.40, stand in line, when the P.O. doesn't require any verification of who the person is, why not make this as simple and efficient as we can so that we wind up with a statute that works?

S Klein: You talked about Minnesota, is MN real restrictive or is it in the middle?

Wayne S: They just run the gamut. In Utah, after you've placed a freeze and you want to thaw it out because you're going to buy something, how long should that take? In Utah, they have a goal that it would be 15 minutes. In ND we allow 3 days. We tried to come up with something in the middle. New credit will be more difficult.

S Hacker: You spoke of the goal in Utah, I was reading the legislating, we set a goal, what happens if you don't reach that goal?

Wayne S: Nothing. We make a goal and try to meet it, it is set in statute. Things may be able to happen very quickly.

S Hacker: The intent is to get this implemented in 2-4 years, we can move towards the 15 minutes?

Wayne S: We'll watch and see what happens. We'll try to do it as quickly as we can.

S Hacker: Conceptual question. The piece of Legislation is really going to change how information is shared, like the Do Not Call List, is very easy to implement. I imagine in a year or two, a lot of people will enroll in this and instead of the flow of information changing direction, now information is being changed. Are there unintended consequences?

Wayne S: I don't think so. If I was a victim or thought I was a victim, otherwise I wouldn't want to bother with it. I want credit granted in my name as quickly as possible. I don't see a reason to make it more difficult.

S Potter: Do you really want to put a goal of 15 min. in statute?

Wayne S: Yes, the question is, do you want to do that? That is where things are going to wind up.

S Potter: What currently limits the number of the Credit Reporting Agencies that are out there?

I know there are three, maybe only three, what prevents them from breaking up and making 6 or 12 or 15? In the absence of a dollar figure, they can charge, "not to exceed \$5" unless

they've been a victim of identity theft or provide.... If they're a victim of identity theft, what limits them from charging any fee or not?

Wayne S: There is no fee if you are a victim of identity theft. Maximum of \$5 if not.

S Behm: How can they get your identity so soon? How is it possible? Do they pick your name out of a hat? How is it done?

Wayne S: There are many ways. If you go on the internet, your accounts, computer, in your garbage, businesses, and they are getting more sophisticated. They get you to click on a link and they get your name, your account numbers, your pin numbers, and mother's maiden name or other information. Asked that people get their Social Security number off their check blank.

S Behm: I had that happen, and my Credit Card company found it. The thieves will do something small and then when it goes through, they get brave and do something larger.

Wayne S: Be careful when they call YOU, because that may be an identity thief calling you up and saying they need verification on the account.

S Behm: When they said it was cancelled, I knew they knew what they were talking about.

Wayne S: I would have called them back.

S Klein: Can you give an example of how a consumer can go through the process to get a freeze and get it off, just give us an example, a timeline.

Wayne S: You could call or write to the credit reporting agencies saying: First: I have been a victim of identity theft, here is a copy of the police report that I filed with A.G office, they would then have 3 business days to enter it into their system, and then when I apply for a VISA card, you contact the Credit Reporting agency, they will say "No" we cannot do that, there is a freeze on this account. If I am suspecting because I read of the local fraud and I was on the list, you can call and freeze your account.

S Klein: Then it would be your responsibility, if you wanted the VISA card, you would have to melt the account.

Wayne S: You would thaw or drop the freeze. You can let the Credit Company know that you will be applying for a card ahead of time so that they will let it go through. There may be a password or a pin.

S Klein: The resistance to this bill is going to come from these 3 companies?

Wayne S: Yes.

S Wanzek: You feel that with checks and balances and consumers not abusing it, most 3rd party that want to extend credit and see the freeze, the answer is going to be "NO."

Wayne S: All of them know there could be fraud, or cell phone, or those people granting credit.

S Wanzek: So the consumer would have to lift the freeze to do that?

Wayne S: Yes. We want to make it easier to get credit.

S Wanzek: Is the Social Security Number the key?

Wayne S: That is the "Holy Grail" of information, they really want and really need to have your social security number.

S Wanzek: I know a few years ago, reading about someone in MN read an obituary, saw a name, called back here, and somehow got through deception eventually got enough information, but I'm imagining that your social security number is the one thing you should safeguard the most.

Wayne S: You shouldn't have it on your drivers license, check blanks, even the fishing licenses.

S Wanzek: I've been a victim of fraud and become aware of today that I'm a victim of fraud, what's the first thing I should do?

Wayne S: Call Parrell Grossman and we'll get you to file a report, police report, also you can file it with our office and THAT is treated as a police report so you don't have to worry about what jurisdiction you're in or anything like that. The next thing I would do is notify the credit card companies.

S Andrist: Do any of the Credit Reporting agencies have a service whereby you can operate with a frozen information, where you can go to them and say, "I'd like to have you release this information only to such-n-such, so that I can buy that big screen TV."

Wayne S: Under this law it would be the case, that I'm aware of under the current law.

S Andrist: So I could routinely just freeze that information and if I needed it to apply for a credit card, I could reach these companies and have them just give this information without unfreezing the account?

Wayne S: Not currently, but under this bill, you could say, "you're going to be getting a call from ___ because I've applied for an account from ___, give my report to them, my pin number is ___, my name, please give them my report when they contact you."

S Andrist: I'm a consumer that's not very worried. How am I going to know what this bill does? So that I can protect my identity, I've got to get to these 3 companies, or can I do it with one stroke and how am I going to know about that?

Wayne S: We will do everything we can in my office and we print pamphlets up and various agencies like the AARP print pamphlets up so that if you're a victim of identity theft, here's what you need to do. Local law enforcement will know and certainly spread this as wide as we can on both sides. There is a down side too, if you put the freeze on there, there may be some difficulties when you do come in to get some credit. For many people this is the way to prevent themselves from having to go through the tremendous amount of work and the number of hours as a victim of identity theft has to undo all the problems that are encountered.

S Andrist: How about the guy who hasn't been a victim of theft, and does he have a way of finding out about this bill, and will he have a number to call or something? Maybe he doesn't want to take any chances and freeze his account and take chances on getting credit some other way.

Wayne S: We will have it on our website and will print brochures. Lots of other organizations that are worried about it will do it, and every time a problem comes up, at the VA, TJMax, when those stories come up, they certainly will put a news article out, "if you think this applies to you, you will have the right to freeze your credit report, please do that by visiting this website or calling." We take 150 calls a day, lots of people know we're there.

Representative Pam Gulleson – In Favor

Last summer when the records from 26 ½ million records had been stolen, I was very interested in if North Dakotans had been impacted by that, and started to make some calls and found that indeed, some of the information from ND veterans had been stolen. If it had been used against them, I'm not sure. If part of that, I looked at the VA website and had an announcement about what happened with these records, and right next to it in BOLD, was a recommendation for those veterans to use the SECURITY FREEZE option. We DID NOT have that option in ND. 26 other states did. When I called the A.G office and found that they had started working on this bill, I was very, very pleased and happy that they included me in part of it. It is one of the fastest growing crimes. As much as we can think about it, the folks doing the fraud are way ahead of us. They are thinking of more and more ways to access our information. Our first requirement is to the citizens of the state and put the best production possible into place.

Parrell Grossman – Director of Consumer Protection – Antitrust Division - In Favor

TESTIMONY # 1 *Covered testimony Explained the problem, told the story of 400-500 unauthorized hits. 40:30-45:15m*

S Hacker: 2nd Page, did you draft legislation, under this request, you must file that request with ALL of the reporting companies individually, correct?

Parrell G: Yes, unlike a security fraud alert which can be reported to one credit agency and they follow-thru and must be placed on the other two, you would have to report this individually.

S Hacker: Apparently you are aware of all the exemptions in the bill. There are lots in here that companies don't qualify in this, who are we trying to target? Credit Card companies, if you look at legislation that could be targeted those rather than everyone, and start down the list of exemptions. It's another way of approaching who you are targeting.

Parrell G: These exemptions are similar to the other states. There is a certain way we do business, and making it more restrictive than it already is would have made significant exemptions. As to your point, I don't know if you can craft just to address certain transactions. This isn't targeted at the banks, or the cell phone companies or utility companies, this is targeted at preventing information getting into the hands of identity thieves, that will open unauthorized accounts and then spend dollars in your names. Run up \$50,000 credit card bill, \$4000 phone bill, those are the individuals from having unauthorized access to your account. You have to stop that at the source. The only real effective way to do that is to prohibit any of those individuals from getting access to your credit report. If the business or the bank can't see the credit report without your permission, they can't open an unauthorized account, so it seems to be the simplest, cleanest way to target the problem of stopping the identity thief. It will have some inconveniences in businesses. If I want to buy furniture, I may have to wait a few days to

