

S 1749

Prevent Identity Theft From Affecting Lives and Livelihoods (PITFALL) Act

Congress: 108 (2003–2005, Ended)

Chamber: Senate

Policy Area: Finance and Financial Sector

Introduced: Oct 16, 2003

Current Status: Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

Latest Action: Read twice and referred to the Committee on Banking, Housing, and Urban Affairs. (Oct 16, 2003)

Official Text: <https://www.congress.gov/bill/108th-congress/senate-bill/1749>

Sponsor

Name: Sen. Specter, Arlen [R-PA]

Party: Republican • **State:** PA • **Chamber:** Senate

Cosponsors

No cosponsors are listed for this bill.

Committee Activity

Committee	Chamber	Activity	Date
Banking, Housing, and Urban Affairs Committee	Senate	Referred To	Oct 16, 2003

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

Bill	Relationship	Last Action
108 HR 3296	Identical bill	Oct 22, 2003: Referred to the Subcommittee on Financial Institutions and Consumer Credit.

Summary (as of Oct 16, 2003)

Prevent Identity Theft From Affecting Lives and Livelihoods (PITFALL) Act - Amends the Truth in Lending Act to provide nonliability for victims of identity theft following issuance of a no-fault letter by a State agency upon completion of its investigation into the matter.

Cites duties of a creditor with respect to other creditors and credit reporting agencies following receipt of such State-issued no-fault letter.

Amends the Fair Credit Reporting Act to prohibit a consumer reporting agency from including or maintaining information concerning any transaction involved in the identity theft with respect to which such no-fault letter has been issued.

Cites duties of a consumer reporting agency with respect to other creditors and credit reporting agencies following receipt of such State-issued no-fault letter.

Amends the Fair Debt Collection Practices Act to set forth the duties of a debt collector following receipt of such a State-issued no-fault letter.

Amends the Electronic Fund Transfer Act to shield a person from liability for any electronic fund transfer with respect to which such no-fault letter has been issued.

Cites duties of a financial institution following receipt of such State-issued no-fault letter.

Actions Timeline

- **Oct 16, 2003:** Introduced in Senate
- **Oct 16, 2003:** Sponsor introductory remarks on measure. (CR 10/17/2003 S12746-12747)
- **Oct 16, 2003:** Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

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