

HR 3233

Identity Theft Notification and Credit Restoration Act of 2003

Congress: 108 (2003–2005, Ended)

Chamber: House

Policy Area: Finance and Financial Sector

Introduced: Oct 2, 2003

Current Status: Referred to the Subcommittee on Financial Institutions and Consumer Credit.

Latest Action: Referred to the Subcommittee on Financial Institutions and Consumer Credit. (Oct 22, 2003)

Official Text: <https://www.congress.gov/bill/108th-congress/house-bill/3233>

Sponsor

Name: Rep. Gutierrez, Luis V. [D-IL-4]

Party: Democratic • **State:** IL • **Chamber:** House

Cosponsors

No cosponsors are listed for this bill.

Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred to	Oct 22, 2003

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

No related bills are listed.

Summary (as of Oct 2, 2003)

Identity Theft Notification and Credit Restoration Act of 2003 - Amends the Gramm-Leach-Bliley Act to require a financial institution to promptly notify the following entities whenever a breach of personal information has occurred at such institution: (1) each customer affected by such breach; (2) certain consumer reporting agencies; and (3) appropriate law enforcement agencies.

Requires any person that maintains personal information for or on behalf of a financial institution to promptly notify the institution of any case in which such customer information has been breached. Prescribes notification procedures.

Authorizes a customer injured by a violation of this Act to institute a civil action to recover damages.

Amends the Fair Credit Reporting Act to require a consumer reporting agency to include a fraud alert in a consumer file: (1) upon notification by financial institution; and (2) upon consumer request.

Requires a consumer reporting agency to ensure that each person procuring credit information with respect to a consumer is made aware of the existence of a fraud alert in the consumer's file, regardless of whether a full credit report, credit score, or summary report is requested.

Mandates no-cost consumer access to credit reports and scores once during each calendar year and once every three months during the one-year period beginning on the date on which a fraud alert is included in the consumer file.

Directs the Federal Trade Commission (FTC) to promulgate implementing regulations.

Actions Timeline

- **Oct 22, 2003:** Referred to the Subcommittee on Financial Institutions and Consumer Credit.
- **Oct 2, 2003:** Introduced in House
- **Oct 2, 2003:** Referred to the House Committee on Financial Services.

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