

## HR 3296

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

**Congress:** 108 (2003–2005, Ended)

**Chamber:** House

**Policy Area:** Finance and Financial Sector

**Introduced:** Oct 15, 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/3296>

### Sponsor

**Name:** Rep. Gerlach, Jim [R-PA-6]

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

### Cosponsors (1 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Hart, Melissa A. [R-PA-4]	R · PA		Apr 28, 2004

### 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

Bill	Relationship	Last Action
108 S 1749	Identical bill	Oct 16, 2003: Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

## Summary (as of Oct 15, 2003)

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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

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- **Oct 22, 2003:** Referred to the Subcommittee on Financial Institutions and Consumer Credit.
- **Oct 15, 2003:** Introduced in House
- **Oct 15, 2003:** Referred to the House Committee on Financial Services.

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