

S 1461

Consumer Identity Protection and Security Act

Congress: 109 (2005–2007, Ended)

Chamber: Senate

Policy Area: Finance and Financial Sector

Introduced: Jul 21, 2005

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. (Jul 21, 2005)

Official Text: <https://www.congress.gov/bill/109th-congress/senate-bill/1461>

Sponsor

Name: Sen. Shelby, Richard C. [R-AL]

Party: Democratic • **State:** AL • **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	Jul 21, 2005

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

No related bills are listed.

Consumer Identity Protection and Security Act - Requires a consumer reporting agency to place a security freeze on a private information file upon consumer request, subject to waiver by such consumer with respect to limited or temporary access to such file to a particular third party.

Identifies federal, state, and local agencies permitted access to such frozen information files.

Grants the Federal Trade Commission and specified federal agencies enforcement powers for violations of this Act.

Empowers the consumer to file a civil action in any court if a consumer reporting agency violates the requirements of this Act.

Prohibits a consumer reporting agency from imposing service fees or charges for implementing the consumer security freeze requests authorized under this Act.

Actions Timeline

- **Jul 21, 2005:** Introduced in Senate
- **Jul 21, 2005:** Sponsor introductory remarks on measure. (CR S8680-8681)
- **Jul 21, 2005:** Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.