

## HR 3501

### Consumer Access Rights Defense Act (CARD) of 2005

**Congress:** 109 (2005–2007, Ended)

**Chamber:** House

**Policy Area:** Commerce

**Introduced:** Jul 28, 2005

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

**Latest Action:** Referred to the Subcommittee on Financial Institutions and Consumer Credit. (Aug 24, 2005)

**Official Text:** <https://www.congress.gov/bill/109th-congress/house-bill/3501>

## Sponsor

**Name:** Rep. Carson, Julia [D-IN-7]

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

## Cosponsors

No cosponsors are listed for this bill.

## Committee Activity

Committee	Chamber	Activity	Date
Energy and Commerce Committee	House	Referred to	Aug 5, 2005
Financial Services Committee	House	Referred to	Aug 24, 2005
Oversight and Government Reform Committee	House	Referred To	Jul 28, 2005

## Subjects & Policy Tags

### Policy Area:

Commerce

## Related Bills

No related bills are listed.

Consumer Access Rights Defense Act (CARD) of 2005 - Requires database security breach disclosures by an agency, or person engaged in interstate commerce, that owns, licenses, or collects data containing personal information, as well as notification of individuals whose personal information was acquired by an unauthorized person.

Cites conditions which exempt national security and law enforcement agencies from this Act.

Prescribes guidelines for coordinated notification of database security breaches with credit reporting agencies.

Grants the Federal Trade Commission enforcement powers, including the assessment of civil fines.

Amends the Fair Credit Reporting Act to require a consumer reporting agency to place an extended fraud alert into a consumer file when a consumer submits evidence of notification that personal financial information has or may have been compromised.

Empowers State Attorneys General to enforce this Act.

Preempts state or local law inconsistent with this Act.

## **Actions Timeline**

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- **Aug 24, 2005:** Referred to the Subcommittee on Financial Institutions and Consumer Credit.
- **Aug 5, 2005:** Referred to the Subcommittee on Commerce, Trade and Consumer Protection.
- **Jul 29, 2005:** Sponsor introductory remarks on measure. (CR E1743-1744)
- **Jul 28, 2005:** Introduced in House
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- **Jul 28, 2005:** Referred to the Committee on Energy and Commerce, and in addition to the Committees on Government Reform, and Financial Services, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned.
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