

HR 5482

Identity Theft Protection Act of 2006

Congress: 109 (2005–2007, Ended)

Chamber: House

Policy Area: Finance and Financial Sector

Introduced: May 25, 2006

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

Latest Action: Referred to the Subcommittee on Financial Institutions and Consumer Credit. (Jul 18, 2006)

Official Text: <https://www.congress.gov/bill/109th-congress/house-bill/5482>

Sponsor

Name: Rep. Maloney, Carolyn B. [D-NY-14]

Party: Democratic • State: NY • Chamber: House

Cosponsors (13 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Gutierrez, Luis V. [D-IL-4]	D · IL		Jun 27, 2006
Rep. Berman, Howard L. [D-CA-28]	D · CA		Jul 11, 2006
Rep. Lantos, Tom [D-CA-12]	D · CA		Jul 12, 2006
Rep. Waters, Maxine [D-CA-35]	D · CA		Jul 12, 2006
Rep. Harman, Jane [D-CA-36]	D · CA		Jul 13, 2006
Rep. Lofgren, Zoe [D-CA-16]	D · CA		Jul 13, 2006
Rep. Matsui, Doris O. [D-CA-5]	D · CA		Jul 13, 2006
Rep. Tauscher, Ellen O. [D-CA-10]	D · CA		Jul 13, 2006
Rep. Ford, Harold E., Jr. [D-TN-9]	D · TN		Jul 18, 2006
Rep. Sanchez, Loretta [D-CA-47]	D · CA		Jul 18, 2006
Rep. DeFazio, Peter A. [D-OR-4]	D · OR		Jul 26, 2006
Rep. Schakowsky, Janice D. [D-IL-9]	D · IL		Jul 26, 2006
Rep. Payne, Donald M. [D-NJ-10]	D · NJ		Sep 6, 2006

Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred to	Jul 18, 2006

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

Bill	Relationship	Last Action
109 S 3648	Related bill	Sep 29, 2006: Placed on Senate Legislative Calendar under General Orders. Calendar No. 651.

Identity Theft Protection Act of 2006 - Amends the Fair Credit Reporting Act to permit a consumer to request a consumer reporting agency to place a security freeze upon his consumer report.

Prohibits a consumer reporting agency, if a security freeze is in place, from releasing a consumer report to a third party without prior express authorization from the consumer.

Prescribes procedures for removal and temporary suspension of a security freeze.

Requires a consumer reporting agency to notify the consumer in writing before removing the security freeze.

Identifies specified entities, including governmental agencies, to which these prohibitions and requirements do not apply.

Permits a consumer reporting agency to charge a reasonable fee for placing or temporarily suspending a security freeze on a consumer report.

Prohibits a consumer reporting agency from charging a fee for placing, removing, or temporarily suspending a security freeze if a consumer: (1) has either filed a police report, or made a complaint to a police department concerning identity theft; or (2) has received notice that a breach of data security has occurred with respect to information required by law to be maintained securely and in confidence.

Exempts specified entities from this Act, including certain aggregators and other agencies acting only as resellers of credit information which do not maintain a permanent data base of consumer information from which new consumer reports are produced.

Actions Timeline

- **Jul 18, 2006:** Sponsor introductory remarks on measure. (CR H5285)
- **Jul 18, 2006:** Referred to the Subcommittee on Financial Institutions and Consumer Credit.
- **May 26, 2006:** Sponsor introductory remarks on measure. (CR E993)
- **May 25, 2006:** Introduced in House
- **May 25, 2006:** Introduced in House
- **May 25, 2006:** Referred to the House Committee on Financial Services.