

HR 3316

Identity Theft Protection Act of 2007

Congress: 110 (2007–2009, Ended)

Chamber: House

Policy Area: Finance and Financial Sector

Introduced: Aug 2, 2007

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

Latest Action: Referred to the Subcommittee on Financial Institutions and Consumer Credit. (Dec 10, 2007)

Official Text: <https://www.congress.gov/bill/110th-congress/house-bill/3316>

Sponsor

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

Party: Democratic • State: NY • Chamber: House

Cosponsors (1 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Gillmor, Paul E. [R-OH-5]	R · OH		Aug 2, 2007

Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred to	Dec 10, 2007

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

No related bills are listed.

Identity Theft Protection Act of 2007 - Amends the Fair Credit Reporting Act to authorize a consumer to request a consumer reporting agency to place a security freeze upon his or her 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 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

- **Dec 10, 2007:** Referred to the Subcommittee on Financial Institutions and Consumer Credit.
- **Aug 2, 2007:** Introduced in House
- **Aug 2, 2007:** Referred to the House Committee on Financial Services.