

HR 123

Credit Agencies Identity Theft Responsibilities Act of 2009

**Congress:** 111 (2009–2011, Ended)

**Chamber:** House

**Policy Area:** Crime and Law Enforcement

**Introduced:** Jan 6, 2009

**Current Status:** Referred to the House Committee on Financial Services.

**Latest Action:** Referred to the House Committee on Financial Services. (Jan 6, 2009)

**Official Text:** <https://www.congress.gov/bill/111th-congress/house-bill/123>

Sponsor

**Name:** Rep. Gallegly, Elton [R-CA-24]

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

Cosponsors

No cosponsors are listed for this bill.

Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred To	Jan 6, 2009

Subjects & Policy Tags

**Policy Area:**

Crime and Law Enforcement

Related Bills

No related bills are listed.

Credit Agencies Identity Theft Responsibilities Act of 2009 - Amends the Fair Credit Reporting Act to require a consumer reporting agency which has reason to suspect identity theft to: (1) report such suspicion to the U.S. Secret Service; and (2) inform the Attorney General for criminal prosecution.

Requires the Secret Service to forward such information to either the Federal Bureau of Investigation (FBI) or the Department of Homeland Security (DHS), respectively, if it has reason to believe that a suspected case of identity theft involves any suspicion of terrorism or immigration violations.

Cites factors for suspicion of identity theft.

Requires a consumer reporting agency to review, at regular intervals, all information on consumers it maintains or controls in order to determine whether there is any basis for suspicion of identity theft.

Sets forth criminal penalties for agency failure to comply with this Act.

### **Actions Timeline**

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- **Jan 6, 2009:** Introduced in House
- **Jan 6, 2009:** Referred to the House Committee on Financial Services.