

FEDERAL IDENTITY THEFT LAW:

Major Enactments of the 108th Congress

A Legislative History of the Fair and Accurate Credit Transactions Act and Identity Theft Penalty Enhancement Act

Volume 1

Document Numbers 1–30

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Including

**“Identity Theft: A Legal Research Guide”
by Reba A. Best**

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Identity Theft: A Legal Research Guide, by Reba A. Best
(updated version of a 2004 book) 1

INTRODUCTION

Fair and Accurate Credit Transactions Act and Identity Theft Penalty Enhancement Act

Identity theft was the leading cause of consumer fraud complaints to the Federal Trade Commission in 2003. The Commission recorded 214,905 cases of identity theft in 2003, compared to 61,836 in 2002. Such cases accounted for more than half of the complaints tracked by the agency. Overall, it is estimated that 10 million Americans were victimized by identity theft that year, costing individuals and businesses almost \$50 billion in fraudulent transactions. Such statistics were a clear indication that the provisions of the Identity Theft and Assumption Deterrence Act of 1998 were insufficient to deal with the problem. Accordingly, the 108th Congress attempted to further assist victims of identity theft by passing two new laws: the Fair and Accurate Credit Transactions Act (FACT Act) and the Identity Theft Penalty Enhancement Act.

Of the many provisions in the FACT Act, possibly the most important is the requirement that consumers be notified if a business is about to report negative information about them to the credit bureaus, which can serve as warning that they have become the victims of identity theft. The law also bars businesses from providing credit-reporting agencies with information known to be a product of identity theft. The FACT Act also has several provisions intended to help prevent identity theft related to credit, including the requirement that financial institutions make a greater effort to verify a consumer's identity when they receive a change of address request, and barring retailers from printing out more than the last five digits of a credit card number on receipts provided to the cardholder.

The law creates three types of fraud alerts meant to prevent the opening of new accounts in a consumer's name. Consumers can provide an initial alert that must be placed in their file for ninety days. If there is an actual identity-theft report consumers can request an "extended alert" which remains in their file for seven years. Credit bureaus must inform such consumers that they have a right to two free credit reports within twelve months. The law also creates a special fraud alert for active members of the armed forces. To deter offenders, the Act extends the statute of

limitations for civil liability for violations of Fair Credit Reporting Act from two to five years after the date on which the violation occurs.

Included in the Act are provisions which give consumers greater access to their credit scores. Consumers are entitled to obtain their credit scores at a reasonable fee set by the FTC. They may also have one free credit report annually from specialty bureaus that gather information on the following: medical payments; employment, residential, or tenant history; check-writing history; and insurance claims. In addition, home-loan applicants will be able to get their credit scores from mortgage lenders at no cost. The Act's Title III requires that consumers must be notified if they are not getting a loan at the best terms that are being offered to others. Additional privacy protection is provided by restrictions on the use of consumer information by a company's affiliates. Consumers may decide if they wish to have their information shared for marketing purposes.

The new law requires that the FTC conduct research that could lead to further changes in the credit reporting system. It is directed to prepare a model summary of consumer rights regarding procedures for remedying the effects of fraud or identity theft involving credit, electronic funds transfers, involving accounts or transactions at or with financial institutions or other creditors.

While the Fair and Accurate Credit Transactions Act seeks to reduce the identity theft problem by making it more difficult to steal another's identity, the Identity Theft Penalty Enhancement Act is designed to deter offenders by imposing more severe criminal penalties than provided for by the Identity Theft and Assumption Deterrence Act of 1998. The new Act establishes penalties of two years in prison for aggravated identity theft, including using stolen credit card numbers, and provides for five years in prison for persons convicted of using identity theft to commit acts of terrorism. In addition to longer prison terms, the Act creates a separate crime of "aggravated identity theft" for persons using another person's personal data to commit a terrorist act (applying to individuals convicted of using or providing false IDs to assist terrorists), wire fraud or other crimes. The provisions of the law are made even more stringent by provisions barring probation for those convicted of violating its provisions and by mandating that those sentenced under the Act are not to have their sentence run concurrently with prison terms imposed for violations of other provisions of law.

The Identity Theft and Assumption Deterrence Act has been praised by supporters who maintain that the possibility of a prison sentence will

make it likely that prosecutors will bring charges against offenders. In addition, with the ability to threaten offenders with jail time, they expect that prosecutors will be able to uncover large criminal enterprises. The FACT Act, however, has drawn some criticism. Some have noted that it doesn't provide for an automatic alert to consumers about fraudulent activity on their accounts. Others complain that the Act preempts stricter state laws. They also believe that there are too many exceptions to the information-sharing opt-out provisions. However, supporters maintain that the legislation is a significant step forward. When signing the FACT Act into law, President George W. Bush stated that it would "help people gain access to credit" and "help consumers build and keep a good credit history." Another supporter, Representative Michael G. Oxley, has hailed the Act as "the most significant consumer protection and financial literacy legislation passed by Congress in decades."

The volumes comprising the "core" collection of this compilation contain bills, reports, and hearings from the 108th Congress related to both new acts. The remaining volumes contain related bills from the 106th to 108th Congresses, and hearings and reports published since 1977 related to the problem of identity theft and its prevention.

Also included is an updated version of the 2004 book *Identity Theft: A Legal Research Guide* by Reba Best, a valuable addition for those researching this topic.

*William H. Manz
Jamaica, New York
February 2005*

LEGISLATIVE CHRONOLOGY

Fair and Accurate Credit Transactions Act

June 26, 2003

Introduced in House by Rep. Bachus; referred to House Committee on Financial Services.

July 2, 2003

Referred to Subcommittee on Financial Institutions and Consumer Credit.

July 10, 2003

Committee hearings held.

July 24, 2003

Ordered to be reported.

Sept. 4, 2003

Reported as amended by the Committee on Financial Services.

Sept. 9, 2003

Supplemental report filed by the Committee on Financial Services.

Sept. 10, 2003

Passed in House (392–30).

Nov. 5, 2003

Discharged by Senate Committee on Banking Housing and Urban Affairs; passed in Senate (95–2).

Nov. 21, 2003

Conference filed; conference report agreed to in House (379–49).

Nov. 22, 2003

Conference report agreed to in Senate by unanimous consent.

Dec. 3, 2003

Presented to President.

Dec. 4, 2003

Signed by President; became Public Law 108-159.

Identity Theft Penalty Enhancement Act

Apr. 4, 2003

Referred to House Committee on the Judiciary.

May 5, 2003

Referred to Subcommittee on Crime, Terrorism, and Homeland Security.

Mar. 23, 2004

Subcommittee hearings held.

Mar. 30, 2004

Subcommittee consideration and mark-up session held; forwarded as amended to full committee by voice vote.

May, 12, 2004

Considered by full committee and mark-up session held; ordered to be reported as amended by voice vote.

June 8, 2004

Reported as amended by Committee on Judiciary.

June 23, 2004

Passed by House by voice vote.

June 24, 2004

Received in the Senate, read twice.

June 25, 2004

Passed Senate by unanimous consent; message on Senate action sent to the House; cleared for White House.

July 8, 2004

Presented to President.

July 15, 2004

Signed by President; became Public Law No. 108-275.

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Fair and Accurate Credit Transactions Act

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- Doc. No. 1** Fair and Accurate Credit Transactions Act, Pub. L. No. 108-159.

Part II – Reports on the Law

- Doc. No. 2** Fair and Accurate Credit Transactions Act of 2003, H.R. Rep. No. 108-263.
- Doc. No. 3** Fair and Accurate Credit Transactions Act of 2003, H.R. Rep. No. 108-263, pt. 2.
- Doc. No. 4** Providing for Consideration of H.R. 2622, Fair and Accurate Credit Transactions Act of 2003, H.R. Rep. 108-267.
- Doc. No. 5** Fair and Accurate Credit Transactions Act of 2003, H.R. Rep. No. 108-396.

Part III – Hearing on the Law

- Doc. No. 6** H.R. 2622— Fair and Accurate Credit Transactions Act of 2003, Hearing before the House Committee on Financial Services (July 9, 2003).

Part IV – Congressional Record

- Doc. No. 7** Amendment Nos. 1–13 to H.R. 2622, 149 Cong. Rec. H8084 (Sept. 9, 2003).
- Doc. No. 8** Remarks of Rep. Oxley, 149 Cong. Rec. E1742 (Sept. 9, 2003).
- Doc. No. 9** Consideration of H.R. 2622, 149 Cong. Rec. H8111 (Sept. 9, 2003).

- Doc. No. 10** Consideration of H.R. 2622, 149 Cong. Rec. H8119 (Sept. 10, 2003).
- Doc. No. 11** Amendment No. 15 to H.R. 2622, 149 Cong. Rec. H8176 (Sept. 10, 2003).
- Doc. No. 12** Remarks of Rep. Blumenauer, 149 Cong. Rec. E1775 (Sept. 11, 2003).
- Doc. No. 13** Unanimous Consent Agreement— S. 1753, 149 Cong. Rec. S13,419 (Oct. 28, 2003).
- Doc. No. 14** Consideration of S. 1753, 149 Cong. Rec. S13,911 (Nov. 4, 2003).
- Doc. No. 15** Amendments to S. 1753, 149 Cong. Rec. S13,860 (Nov. 4, 2003).
- Doc. No. 16** Amendments to S. 1753, 149 Cong. Rec. S13,848 (Nov. 4, 2003).
- Doc. No. 17** Consideration of S. 1753, 149 Cong. Rec. S13,863 (Nov. 4, 2003).
- Doc. No. 18** Consideration of S. 1753, 149 Cong. Rec. S13,980 (Nov. 5, 2003).
- Doc. No. 19** Remarks of Sen. Bunning, 149 Cong. Rec. S14,172 (Nov. 6, 2003).
- Doc. No. 20** Appointment of Conferees on H.R. 2622, 149 Cong. Rec. H10,514 (Nov. 6, 2003).
- Doc. No. 21** House consideration of H.R. 2622, 149 Cong. Rec. H12,198 (Nov. 21, 2003).
- Doc. No. 22** House passage of Conference Report on H.R. 2622, 149 Cong. Rec. H12,247 (Nov. 21, 2003).
- Doc. No. 23** Remarks of Rep. Oxley, 149 Cong. Rec. E2463 (Nov. 25, 2003).
- Doc. No. 24** Remarks of Rep. Moore, 149 Cong. Rec. E2493 (Dec. 9, 2003).
- Doc. No. 25** Remarks of Rep. Oxley, 149 Cong. Rec. E2512 (Dec. 9, 2003).

Part V – Presidential Materials

- Doc. No. 26** Remarks on Signing the Fair and Accurate Credit Transactions Act of 2003, 40 Weekly Compilation of Presidential Documents 1746 (Dec. 4, 2003).

Part VI – Bill Versions

- Doc. No. 27** H.R. 2622, Fair and Accurate Credit Transactions Act of 2003 (as introduced).
- Doc. No. 28** H.R. 2622, Fair and Accurate Credit Transactions Act of 2003 (as reported).
- Doc. No. 29** H.R. 2622, Fair and Accurate Credit Transactions Act of 2003 (as passed by House).
- Doc. No. 30** H.R. 2622, Fair and Accurate Credit Transactions Act of 2003 (as referred to Senate).

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- Doc. No. 32** H.R. 2622, Fair and Accurate Credit Transactions Act of 2003 (as passed by House and Senate).
- Doc. No. 33** S. 1753, National Consumer Credit Reporting System Improvement Act of 2003 (as placed on calendar in Senate).

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- Doc. No. 34** Identity Theft Penalty Enhancement Act, Pub. L. No. 108-275.

Part II – Report on the Law

- Doc. No. 35** Identity Theft Penalty Enhancement Act, H.R. Rep. No. 108-528.

Part III – Hearing on the Law

- Doc. No. 36** *Identity Theft Penalty Enhancement Act, and the Identity Theft Investigation and Prosecution Act of 2003*, Hearing before the Subcommittee on Crime, Terrorism, and Homeland Security of the House Judiciary Committee (Mar. 23, 2004).

Part IV – Congressional Record

- Doc. No. 37** Introduction of S. 153, 149 Cong. Rec. S293 (daily ed. Jan. 14, 2003).
- Doc. No. 38** Consideration and passage of S. 153, 149 Cong. Rec. S4031 (daily ed. Mar. 19, 2003).
- Doc. No. 39** House Passage of H.R. 1731, 150 Cong. Rec. H4808 (daily ed. June 23, 2004).
- Doc. No. 40** Senate Passage of H.R. 1731, 150 Cong. Rec. S7527 (daily ed. June 25, 2004).

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- Doc. No. 41** Remarks on Signing the Identity Theft Penalty Enhancement Act, 41 Weekly Compilation of Presidential Documents 1305 (2004).

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- Doc. No. 42** H.R. 1731, Identity Theft Penalty Enhancement Act (as introduced).
- Doc. No. 43** H.R. 1731, Identity Theft Penalty Enhancement Act (as reported in House).
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- Doc. No. 45** H.R. 1731, Identity Theft Penalty Enhancement Act (as received in Senate).
- Doc. No. 46** H.R. 1731, Identity Theft Penalty Enhancement Act (as agreed to by House and Senate).
- Doc. No. 47** S. 153, Identity Theft Penalty Enhancement Act (as introduced).

- Doc. No. 48** S. 153, Identity Theft Penalty Enhancement Act (as reported in Senate).
- Doc. No. 49** S. 153, Identity Theft Penalty Enhancement Act (as passed by Senate).
- Doc. No. 50** S. 153, Identity Theft Penalty Enhancement Act (as referred to House Committee).

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- Doc. No. 51** Amending the Fair Credit Reporting Act, S. Rep. No. 108-166.

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- Doc. No. 53** *The Importance of the National Credit Reporting System to Consumers and the U.S. Economy*, Hearing before the Subcommittee on Financial Institutions and Consumer Credit of the House Committee on Financial Services (May 8, 2003).
- Doc. No. 54** *Overexposed: The Threats to Privacy and Security on File-sharing Networks*, Hearing before the House Committee on Government Reform (May 15, 2003).

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- Doc. No. 56** *The Fair Credit Reporting Act and Issues Presented by Reauthorization of the Expiring Preemption Provisions*, Hearing before the Senate Committee on Banking, Housing, and Urban Affairs (May 20, June 19, 26, July 10, 29, and 31, 2003).

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- Doc. No. 58** *The Role of FCRA in Employee Background Checks and the Collection of Medical Information*, Hearing before the Subcommittee on Financial Institutions and Consumer Credit of the House Committee on Financial Services (June 17, 2003).
- Doc. No. 59** *Fighting Identity Theft: The Role of the FCRA*, Hearing before the Subcommittee on Financial Institutions and Consumer Credit of the House Committee on Financial Services (June 24, 2003).
- Doc. No. 60** *Use and Misuse of Social Security Numbers*, Hearing before the Subcommittee on Social Security of the House Committee on Ways and Means (July 10, 2003).
- Doc. No. 61** *Cybersecurity and Consumer Data: What's at Risk for the Consumer*, Hearing before the House Committee on Energy and Commerce (Nov. 19, 2003).
- Doc. No. 62** *Identity Theft: Assessing the Problem and Efforts to Combat It*, Hearing before the Subcommittee on Oversight and Investigations of the House Committee on Energy and Commerce (Dec. 15, 2003).

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- Doc. No. 64** H.R. 818, Identity Theft Consumer Notification Act (as introduced).
- Doc. No. 65** H.R. 858, Identity Theft Penalty Enhancement Act (as introduced).
- Doc. No. 66** H.R. 1543, Civil Rights and Employee Investigation Clarification Act (as introduced).
- Doc. No. 67** H.R. 1636, Consumer Privacy Protection Act of 2003 (as introduced).
- Doc. No. 68** H.R. 1729, Negative Credit Notification Act (as introduced).
- Doc. No. 69** H.R. 1931, Personal Information Privacy Act of 2003 (as introduced).
- Doc. No. 70** H.R. 2035, Identity Theft and Financial Privacy Protection Act of 2003 (as introduced).
- Doc. No. 71** H.R. 2617, Consumer Identity and Information Security Act of 2003 (as introduced).
- Doc. No. 72** H.R. 2633, Identity Theft and Information Blackout Act of 2003 (as introduced).
- Doc. No. 73** H.R. 2796, Consumer Credit Protection Act Amendments of 2003 (as introduced).
- Doc. No. 74** H.R. 2971, Social Security Number Privacy and Identity Theft Prevention Act of 2003 (as introduced).
- Doc. No. 75** H.R. 3233, Identity Theft Notification and Credit Restoration Act of 2003 (as introduced).

- Doc. No. 76** H.R. 3254, Consumer Credit and Identity Protection Act of 2001 (as introduced).
- Doc. No. 77** H.R. 3296, Prevent Identity Theft From Affecting Lives and Livelihoods (as introduced).
- Doc. No. 78** H.R. 3693, Identity Theft Investigation and Prosecution Act of 2003 (as introduced).
- Doc. No. 79** H.R. 4846, Social Security Number Privacy and Protection Act of 2004 (as introduced).
- Doc. No. 80** H.R. 5178, Driver’s License Improvement and Security Act of 2004 (as introduced).
- Doc. No. 81** H. Res. 360, Providing for consideration of H.R. 2622 (as reported).
- Doc. No. 82** S. 223, Identity Theft Prevention Act (as introduced).
- Doc. No. 83** S. 660, Economic Opportunity Protection Act of 2003 (as introduced).
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- Doc. No. 87** S. 1749, Prevent Identity Theft From Affecting Lives and Livelihoods (as introduced).
- Doc. No. 88** S. 2636, Anti-phishing Act of 2004 (as introduced).
- Doc. No. 89** S. 2801, Social Security Number Privacy and Identity Theft Prevention Act of 2004 (as introduced).

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- Doc. No. 90** H.R. 220, Identity Theft Protection Act of 2001 (as introduced).
- Doc. No. 91** H.R. 1478, Personal Information Privacy Act of 2001 (as introduced).
- Doc. No. 92** H.R. 2036, Social Security Number Privacy and Identity Theft Prevention Act of 2001 (as introduced).

- Doc. No. 93** H.R. 2077, I.D. Theft Loophole Closure Act (as introduced).
- Doc. No. 94** H.R. 3368, Protect Victims of Identity Theft Act of 2001 (as introduced).
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- Doc. No. 96** H.R. 4633, Driver’s License Modernization Act of 2002 (as introduced).
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- Doc. No. 99** H.R. 5474, Identity Theft Consumer Notification Act (as introduced).
- Doc. No. 100** H.R. 5588, Identity Theft Penalty Enhancement Act of 2002 (as introduced).
- Doc. No. 101** S. 848, Social Security Number Misuse Prevention Act of 2001 (as introduced).
- Doc. No. 102** S. 848, Social Security Number Misuse Prevention Act of 2001 (as reported in Senate).
- Doc. No. 103** S. 2541, Identity Theft Penalty Enhancement Act of 2002 (as introduced in Senate).
- Doc. No. 104** S. 2541, Identity Theft Penalty Enhancement Act of 2002 (as reported in Senate).
- Doc. No. 105** S. 1014, Social Security Number Privacy and Identity Theft Prevention Act of 2001 (as introduced).
- Doc. No. 106** S. 1399, Identity Theft Prevention Act of 2001 (as introduced).
- Doc. No. 107** S. 1723, Protect Victims of Identity Theft Act of 2001 (as introduced).
- Doc. No. 108** S. 1742, Restore Your Identity Act of 2001 (as introduced).
- Doc. No. 109** S. 1742, Restore Your Identity Act of 2001 (as reported).
- Doc. No. 110** S. 1742, Identity Theft Victims Assistance Act of 2002 (as passed by Senate).
- Doc. No. 111** S. 1742, Identity Theft Victims Assistance Act of 2002 (as referred to House).

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Doc. No. 112 S. 3100, Social Security Number Misuse Prevention Act of 2001 (as placed on calendar in the Senate).

Doc. No. 113 S. 3107, Driver’s License Fraud Prevention Act (as introduced).

106th Congress

Doc. No. 114 H.R. 191, To improve the integrity of the Social Security card and to provide for criminal penalties for fraud and related activity involving work authorization documents for purposes of the Immigration and Nationality Act (as introduced).

Doc. No. 115 H.R. 1450, Personal Information Privacy Act of 1999 (as introduced).

Doc. No. 116 H.R. 2856, Fair Credit Full Disclosure Act (as introduced).

Doc. No. 117 H.R. 3408, Fair Credit Reporting Amendments Act of 1999 (as introduced).

Doc. No. 118 H.R. 4311, Identity Theft Prevention Act of 2000 (as introduced).

Doc. No. 119 H.R. 4611, Social Security Number Protection Act of 2000 (as introduced).

Doc. No. 120 H.R. 4644, Fair Credit Reporting Act Amendments of 2000 (as introduced).

Doc. No. 121 H.R. 4857, Privacy and Identity Protection Act of 2000 (as introduced).

Doc. No. 122 S. 2328, Identity Theft Prevention Act of 2000 (as introduced).

Doc. No. 123 S. 2699, Social Security Number Protection Act of 2000 (as introduced).

Doc. No. 124 S. 2876, Privacy and Identity Protection Act of 2000 (as introduced).

Part II – Related Reports (105th–106th Congresses)

- Doc. No. 125** The Identity Theft and Assumption Deterrence Act, S. Rep. No. 105-274.
- Doc. No. 126** Social Security Number Privacy and Identity Theft Prevention Act of 2000. H. Rep. No. 106-996.

Part III – Related Hearings (95th–107th Congresses)

- Doc. No. 127** *False Identification*, Hearings before the Senate Committee on the Judiciary on S. 1096 (Apr. 28, May 17, 24, June 22, 23, 29 (1977)).
- Doc. No. 128** *False Identification*, Hearings before the Subcommittee on Crime of the House Committee on the Judiciary on H.R. 352, H.R. 6105, H.R. 6956, and S. 2043 (May 5, 1982).
- Doc. No. 129** *Identity Theft*, Hearing before the Subcommittee on Financial Services and Technology of the Senate Committee on Banking, Housing, and Urban Affairs (Apr. 1, 1998).
- Doc No. 130** *The Identity Theft and Assumption Deterrence Act*, Hearing before the Subcommittee on Technology, Terrorism, and Government Information of the Senate Judiciary Committee (May 20, 1998).
- Doc. No. 131** *A National ID Card: Big Government At Its Worst or Technological Efficiency?* Hearing before the Subcommittee on National Economic Growth, Natural Resources, and Regulatory Affairs of the House Committee on Government Reform and Oversight (Sept. 17, 1998).

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- Doc. No. 132** *Identity Theft: Is There Another You?*, Hearing before the Subcommittee on Telecommunications, Trade, and Consumer Protection and the Subcommittee on Finance and Hazardous Materials of the House Commerce Committee (Apr. 22, 1999).

- Doc. No. 133** *Counterfeiting and Misuse of the Social Security Card and State and Local Identity Documents*, Hearing before the Subcommittee on Immigration and Claims of the House Committee on the Judiciary (July 22, 1999).
- Doc. No. 134** *ID Theft: When Bad Things Happen to Your Good Name*, Hearing before the Subcommittee on Technology, Terrorism, and Government Information of the Senate Judiciary Committee (Mar. 7, 2000).
- Doc. No. 135** *H.R. 3408: The Fair Credit Reporting Amendments Act of 1999*, Hearings before the Subcommittee on Financial Institutions and Consumer Credit of the House Committee on Banking and Financial Services (May 4, 2000).
- Doc. No. 136** *Use and Misuse of Social Security Numbers*, Hearing before the Subcommittee on Social Security of the House Ways and Means Committee (May 9, 11, 2000).
- Doc. No. 137** *Phony ID's and Credentials Via the Internet: An Emerging Problem*, Hearings before the Permanent Subcommittee on Investigations of the Senate Committee on Governmental Affairs (May 19, 2000).
- Doc. No. 138** *Identity Theft: How to Protect and Restore Your Good Name*, Hearing before the Subcommittee on Technology, Terrorism, and Government Information of the Senate Judiciary Committee (July 12, 2000).
- Doc. No. 139** *Protecting Privacy and Preventing Misuse of the Social Security Number*, Hearing before the House Committee on Ways and Means (July 17, 2000).
- Doc. No. 140** *Identity Theft*, Hearing before the Subcommittee on Technology, Terrorism, and Government Information of the Senate Judiciary Committee (Aug. 30, 2000).

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- Doc. No. 142** *H.R. 2856: Fair Credit Full Disclosure Act*, Hearings before the Subcommittee on Financial Institutions and Consumer Credit of the House Committee on Banking and Financial Services (Sept. 21, 2000).
- Doc. No. 143** *Protecting Privacy and Preventing the Misuse of Social Security Numbers*, Hearing before the House Ways and Means Committee (May 22, 2001).
- Doc. No. 144** *Social Security Administration's Response to the Sept. 11 Terrorist Attacks*, Hearing before the Subcommittee on Social Security of the House Committee on Ways and Means (Nov. 1, 2001).
- Doc. No. 145** *Preventing Identity Theft by Terrorists and Criminals*, Hearing before the Subcommittee on Social Security of the House Ways and Means Committee (Nov. 8, 2001).
- Doc. No. 146** *Does America Need a National Identifier?* Hearing before the Subcommittee on Governmental Efficiency, Financial Management and Intergovernmental Relations of the House Committee on Government Reform (Nov. 16, 2001).

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- Doc. No. 147** *The Financial War on Terrorism and the Administration's Implementation of Title III of the USA Patriot Act*, Hearing

before the Senate Committee on Banking, Housing, and Urban Affairs (Jan. 29, 2002).

- Doc. No. 148** *State of Financial Literacy in America*, Hearings before the Senate Committee on Banking, Housing and Urban Affairs (Feb. 5, 6, 2002).
- Doc. No. 149** *Privacy, Identity Theft, and the Protection of Your Personal Information in the 21st Century*, Hearing before the Subcommittee on Technology, Terrorism, and Government Information of the Senate Committee on the Judiciary (Feb. 14, 2002).
- Doc. No. 150** *A License to Break the Law? Protecting the Integrity of Driver's Licenses*, Hearing before the Oversight of the Government Management, Restructuring, and the District of Columbia Subcommittee of the Senate Committee on Governmental Affairs (Apr. 16, 2002).
- Doc. No. 151** *Protecting the Privacy of Social Security Numbers and Preventing Identity Theft*, Hearing before the House Ways and Means Committee (Apr. 29, 2002).
- Doc. No. 152** *Risk to Homeland Security from Identity Fraud and Identity Theft*, Hearing before the Subcommittee on Immigration, Border Security, and Claims and the Subcommittee on Crime, Terrorism, and Homeland Security of the House Judiciary Committee (June 25, 2002).
- Doc. No. 153** *Identity Theft*, Hearings before the Subcommittee on Technology, Terrorism, and Government Information of the Senate Judiciary Committee (Mar. 20, July 9, 2002).
- Doc. No. 154** *Protecting the Social Security Number: An Issue of Privacy or Security*: Hearing before the Subcommittee on Social Security and Family Policy of the Senate Finance Committee (July 11, 2002).
- Doc. No. 155** *Identity Theft: The Nation's Fastest Growing Crime Hits Seniors*, Hearing before the Senate Special Committee on Aging (July 18, 2002).

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Related Bills, Reports, Hearings, and Miscellaneous Documents (95th–108th Congresses) *(continued)*

Part III – Related Hearings (95th–107th Congresses) *(continued)*

- Doc. No. 156** *Driver’s License Security Issues*, Hearing before the Subcommittee on Highways and Transit of the House Committee on Transportation (Sept. 5, 2002).
- Doc. No. 157** *Importance of Financial Literacy Among College Students*, Hearings before the Senate Committee on Banking, Housing, and Urban Affairs (Sept. 5, 2002).
- Doc. No. 158** *Financial Privacy and Consumer Protection*, Hearing before the Senate Committee on Banking, Housing, and Urban Affairs (Sept. 19, 2002).
- Doc. No. 159** *Preserving the Integrity of Social Security Numbers and Preventing Their Misuse by Terrorists and Identity Thieves*, Joint hearing before the Subcommittee on Social Security of the House Ways and Means and the Subcommittee on Immigration, Border Security, and Claims of the House Judiciary Committee (Sept. 19, 2002).

Part IV – Miscellaneous

- Doc. No. 160** *Federal Trade Commission Overview of the Identity Theft Program: October 1998–September 2003* (FTC 2003).
- Doc. No. 161** *Identity Theft: Available Data Indicate Growth in Prevalence and Cost* (GAO 2002).
- Doc. No. 162** *Identity Theft: Final Report* (Sentencing Commission 1999).
- Doc. No. 163** *Identity Theft: Greater Awareness and Use of Existing Data Are Needed* (GAO 2002).
- Doc. No. 164** *Identity Theft: Prevalence and Cost Appear to Be Growing* (GAO 2002).
- Doc. No. 165** *National and State Trends in Fraud and Identity Theft: January–December 2002* (GAO 2003).
- Doc. No. 166** *Social Security: Government and Commercial Use of the Social Security Number Is Widespread* (GAO 1999).

Doc. No. 167 *Social Security Numbers: Government Benefits from SSN Use but Could Provide Better Safeguards (GAO 2002).*

Doc. No. 168 *Social Security Numbers: SSNs Are Widely Used by Government and Could Be Better Protected (GAO 2002).*