



General Assembly

January Session, 2003

Committee Bill No. 688

LCO No. 4481

Referred to Committee on Judiciary

Introduced by:
(JUD)

AN ACT CONCERNING IDENTITY THEFT.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

1 Section 1. Section 53a-129a of the general statutes is repealed and
2 the following is substituted in lieu thereof (*Effective October 1, 2003*):

3 (a) A person [is guilty of] commits identity theft when such person
4 intentionally obtains personal identifying information of another
5 person without the authorization of such other person and uses that
6 information for any unlawful purpose including, but not limited to,
7 obtaining, or attempting to obtain, money, credit, goods, services,
8 property or medical information in the name of such other person
9 without the consent of such other person.

10 (b) As used in this section, "personal identifying information" means
11 [a] any name, number or other information that may be used, alone or
12 in conjunction with any other information, to identify a specific
13 individual including, but not limited to, such individual's name, date
14 of birth, mother's maiden name, motor vehicle operator's license
15 number, Social Security number, employee identification number,
16 [mother's maiden name,] employer or taxpayer identification number,

17 alien registration number, government passport number, health
18 insurance identification number, demand deposit account number,
19 savings account number, [or] credit card number, debit card number
20 or unique biometric data such as fingerprint, voice print, retina or iris
21 image, or other unique physical representation.

22 [(b) Identity theft is a class D felony.]

23 Sec. 2. (NEW) (*Effective October 1, 2003*) (a) A person is guilty of
24 identity theft in the first degree when such person commits identity
25 theft, as defined in section 53a-129a of the general statutes, as amended
26 by this act, and the value of the property or service obtained exceeds
27 ten thousand dollars.

28 (b) Identity theft in the first degree is a class B felony.

29 Sec. 3. (NEW) (*Effective October 1, 2003*) (a) A person is guilty of
30 identity theft in the second degree when such person commits identity
31 theft, as defined in section 53a-129a of the general statutes, as amended
32 by this act, and the value of the property or service obtained exceeds
33 five thousand dollars.

34 (b) Identity theft in the second degree is a class C felony.

35 Sec. 4. (NEW) (*Effective October 1, 2003*) (a) A person is guilty of
36 identity theft in the third degree when such person commits identity
37 theft, as defined in section 53a-129a of the general statutes, as amended
38 by this act.

39 (b) Identity theft in the third degree is a class D felony.

40 Sec. 5. (NEW) (*Effective October 1, 2003*) (a) A person is guilty of
41 trafficking in personal identifying information when such person sells,
42 gives or otherwise transfers personal identifying information, as
43 defined in section 53a-129a of the general statutes, as amended by this
44 act, of another person to a third person knowing that such information
45 has been obtained without the authorization of such other person and

46 that such third person intends to use such information for an unlawful
47 purpose.

48 (b) Trafficking in personal identifying information is a class D
49 felony.

50 Sec. 6. (NEW) (*Effective October 1, 2003*) Whenever a person is
51 convicted of a violation of section 53a-129a of the general statutes,
52 revision of 1958, revised to January 1, 2003, or section 2, 3 or 4 of this
53 act, the court may issue such orders as are necessary to correct a public
54 record that contains false information as a result of such violation.

55 Sec. 7. (NEW) (*Effective October 1, 2003*) Any person who believes he
56 or she is a victim of a violation of section 53a-129a of the general
57 statutes, revision of 1958, revised to January 1, 2003, or section 2, 3 or 4
58 of this act may file a complaint reporting such alleged violation with
59 the law enforcement agency for the town in which such person resides.
60 Such law enforcement agency shall accept such complaint, prepare a
61 police report on the matter, provide the complainant with a copy of
62 such report and investigate such alleged violation and any other
63 offenses allegedly committed as a result of such violation and shall, if
64 necessary, coordinate such investigation with any other law
65 enforcement agencies.

66 Sec. 8. Section 54-1d of the general statutes is repealed and the
67 following is substituted in lieu thereof (*Effective October 1, 2003*):

68 (a) Except as provided in [subsection (b)] subsections (b) and (c) of
69 this section, defendants in criminal actions shall be brought either to
70 the court in the geographical area established pursuant to section 51-
71 348, in which the crime was alleged to have been committed, or, if the
72 arrest was by warrant, to the court in the geographical area in which
73 the arrest was made, for arraignment. If the defendant was brought to
74 the court in the geographical area in which the arrest was made for
75 arraignment and was not released from custody after such
76 arraignment, the defendant shall be presented to the court in the

77 geographical area in which the crime was alleged to have been
78 committed not later than the second court day following such
79 arraignment. A criminal cause shall not fail on the ground that it has
80 been submitted to a session of improper venue.

81 (b) Any defendant who is charged with multiple offenses under any
82 provision of section 53a-127b or sections 53a-128a to 53a-128i,
83 inclusive, where such offenses were alleged to have been committed in
84 more than one geographical area established pursuant to section 51-
85 348, may be presented to the court in any one of such geographical
86 areas. The court may consolidate all such offenses into a single
87 criminal action and shall have jurisdiction over such action.

88 (c) Any defendant who is charged with a violation of section 53a-
89 129a of the general statutes, revision of 1958, revised to January 1, 2003,
90 or section 2, 3 or 4 of this act and any defendant who is charged with
91 any other offense committed as a result of such violation may be
92 presented to the court in the geographical area in which the victim
93 resides.

94 Sec. 9. (NEW) (*Effective October 1, 2003*) (a) A consumer, as defined
95 in section 36a-695 of the general statutes, who believes he or she is a
96 victim of a violation of section 53a-129a of the general statutes, revision
97 of 1958, revised to January 1, 2003, or section 2, 3 or 4 of this act may
98 request a credit rating agency, as defined in section 36a-695 of the
99 general statutes, to block and not report information appearing on his
100 or her credit report as a result of such violation. Such consumer shall
101 submit such request, in writing, to the credit rating agency, together
102 with proof of such consumer's identity and a copy of a police report
103 prepared pursuant to section 7 of this act. Not later than thirty days
104 after receipt of such request, the credit rating agency shall permanently
105 block reporting any information that the consumer alleges appears on
106 his or her credit report as a result of such violation so that the
107 information cannot be reported. The credit rating agency shall
108 promptly notify the furnisher of the information that the information

109 has been so blocked.

110 (b) A credit rating agency may decline to block or may rescind any
111 block of consumer information if the credit rating agency believes in
112 good faith that: (1) The information was blocked due to a material
113 misrepresentation of fact by the consumer relevant to the request to
114 block under this section, (2) the consumer agrees that the blocked
115 information or portions of the blocked information were blocked in
116 error, or (3) the consumer knowingly obtained possession of goods,
117 services or moneys as a result of the blocked transaction or
118 transactions or the consumer should have known that he or she
119 obtained possession of goods, services or moneys as a result of the
120 blocked transaction or transactions.

121 (c) If the credit rating agency declines to block information or
122 rescinds the block of information pursuant to subsection (b) of this
123 section, the credit rating agency shall promptly notify the consumer in
124 the same manner as consumers are notified of the reinsertion of
125 information pursuant to subsection (b) of section 36a-699b of the
126 general statutes. The prior presence of the blocked information in the
127 credit rating agency's file on the consumer is not evidence of whether
128 the consumer knew or should have known that he or she obtained
129 possession of any goods, services or moneys.

130 Sec. 10. (NEW) (*Effective October 1, 2003*) (a) If a person determines
131 that an application in such person's name for a loan, line of credit,
132 credit account, credit card, charge card, public utility service or
133 telecommunications service has been filed with any person, firm or
134 corporation by an unauthorized person, or that an account in such
135 person's name has been opened with a financial institution, public
136 utility or telecommunications service provider by an unauthorized
137 person, such person may request information related to the application
138 or account by submitting to the person, firm or corporation with which
139 the application was filed or the account was opened a copy of a police
140 report prepared pursuant to section 7 of this act and identifying

141 information in the categories of information that the unauthorized
142 person used to complete the application or to open the account. Upon
143 request by such person in whose name the application was filed or in
144 whose name the account was opened, such person, firm or corporation
145 shall inform such person of the categories of identifying information
146 that the unauthorized person used to complete the application or to
147 open the account. Not later than ten business days after receipt of such
148 person's request and submission of the copy of the police report and
149 identifying information, such person, firm or corporation shall,
150 without charge, provide such person, or a law enforcement officer
151 specified by such person, information related to the application or
152 account, including a copy of the unauthorized person's application or
153 application information, and a record of transactions or charges
154 associated with the application or account.

155 (b) Prior to providing information to a law enforcement officer
156 pursuant to subsection (a) of this section, the person, firm or
157 corporation may require the person who made the request for such
158 information to submit a signed and dated statement in which such
159 person: (1) Authorizes disclosure for a stated period; (2) specifies the
160 name of the agency or department to which the disclosure is
161 authorized; and (3) identifies the types of records that such person
162 authorizes to be disclosed. The statement shall contain a notice that
163 such person has the right at any time to revoke the authorization.

164 Sec. 11. Subsection (b) of section 36a-696 of the general statutes is
165 repealed and the following is substituted in lieu thereof (*Effective*
166 *October 1, 2003*):

167 (b) Upon written request and proper identification of any consumer,
168 a credit rating agency shall disclose to the consumer, within five
169 business days of receipt of the consumer's request, the nature and
170 substance of all information in its files, including (1) any credit score or
171 predictor relating to the consumer, as required by and in a form and
172 manner that complies with the federal Fair Credit Reporting Act and

173 commentary adopted and enforced by the Federal Trade Commission;
174 (2) a record of all inquiries, by recipient, including the recipient's name
175 which resulted in providing a credit report concerning the consumer
176 during the preceding twelve-month period; (3) a clear and concise
177 explanation of the information; and (4) a written summary of the
178 consumer's rights under state and federal consumer credit reporting
179 statutes in a form substantially similar to the summary in section 36a-
180 699a. The credit rating agency [may charge no more than five dollars]
181 shall disclose such information to the consumer without charge for the
182 first request for such information within the preceding twelve months
183 and may charge no more than seven dollars and fifty cents for any
184 additional request within the same twelve-month period for such
185 information, provided such disclosure shall be made without charge to
186 the consumer if the request for disclosure is made not more than sixty
187 days after notification to the consumer of an adverse action by a
188 creditor.

189 Sec. 12. Section 36a-699a of the general statutes is repealed and the
190 following is substituted in lieu thereof (*Effective October 1, 2003*):

191 Each written summary of a consumer's rights under state and
192 federal consumer credit reporting statutes shall be in a form
193 substantially similar to the following:

194 "You have a right to obtain a copy of your credit file from a credit
195 rating agency. [You may be charged a reasonable fee not exceeding
196 five dollars] There is no fee for your first request in twelve months, [or]
197 but you may be charged a reasonable fee not exceeding seven dollars
198 and fifty cents for any subsequent request in that same twelve-month
199 period. There is no fee, however, if you have been turned down for
200 credit, employment, insurance or a rental dwelling because of
201 information in your credit report within the preceding sixty days. The
202 credit rating agency must provide someone to help you interpret the
203 information in your credit file.

204 You have a right to dispute inaccurate information by contacting the

205 credit rating agency directly. However, neither you nor any credit
206 repair company or credit service organization has the right to have
207 accurate, current and verifiable information removed from your credit
208 report. Under the federal Fair Credit Reporting Act, the credit rating
209 agency must remove accurate, negative information from your report
210 only if it is over seven years old. Bankruptcy information can be
211 reported for ten years.

212 If you have notified a credit rating agency in writing that you
213 dispute the accuracy of information in your file, the credit rating
214 agency must then, within thirty business days, reinvestigate and
215 modify or remove inaccurate information. If you provide additional
216 information to the credit rating agency, the agency may extend this
217 time period by fifteen business days. The credit rating agency shall
218 provide you with a toll-free telephone number to use in resolving the
219 dispute.

220 The credit rating agency may not charge a fee for this service. Any
221 pertinent information and copies of all documents you have
222 concerning an error should be given to the credit rating agency.

223 If reinvestigation does not resolve the dispute to your satisfaction,
224 you may send a brief statement to the credit rating agency to keep in
225 your file, explaining why you think the record is inaccurate. The credit
226 rating agency must include your statement about disputed information
227 in a report it issues about you.

228 You have a right to receive a record of all inquiries relating to a
229 credit transaction initiated in twelve months preceding your request
230 which resulted in the provision of a credit report.

231 You may request in writing that the information contained in your
232 file not be provided to a third party for marketing purposes.

233 If you have reviewed your credit report with the credit rating
234 agency and are dissatisfied, you may contact the Connecticut

235 Department of Banking. You have a right to bring civil action against
236 anyone who knowingly or wilfully misuses file data or improperly
237 obtains access to your file."

238 Sec. 13. Section 52-571h of the general statutes is repealed and the
239 following is substituted in lieu thereof (*Effective October 1, 2003*):

240 (a) Any person aggrieved by an act constituting a violation of
241 section 53a-129a of the general statutes, revision of 1958, revised to
242 January 1, 2003, or section 2, 3 or 4 of this act may bring a civil action in
243 the Superior Court for damages against the person who committed the
244 violation.

245 (b) In any civil action brought under this section in which the
246 plaintiff prevails, the court shall award the greater of one thousand
247 dollars or treble damages, together with costs and a reasonable
248 attorney's fee.

249 (c) No action under this section shall be brought but within two
250 years from the date when the violation first occurs or is discovered or
251 in the exercise of reasonable care should have been discovered.

252 Sec. 14. (NEW) (*Effective October 1, 2003*) (a) A person who
253 reasonably believes that he or she is the victim of identity theft, as
254 defined in section 53a-129a of the general statutes, as amended by this
255 act, may petition a court or the court, on its own motion or upon
256 application of a prosecutorial official, may move for an expedited
257 judicial determination of such person's factual innocence if (1) the
258 perpetrator of the identity theft was arrested for, cited for or convicted
259 of a crime under the victim's identity, (2) a criminal complaint has been
260 filed against the perpetrator in the victim's name, or (3) the victim's
261 identity has been mistakenly associated with a record of criminal
262 conviction. Any judicial determination of factual innocence made
263 pursuant to this section may be heard and determined upon
264 declarations, affidavits, police reports or other material, relevant and
265 reliable information submitted by the parties or ordered to be part of

266 the record by the court.

267 (b) If the court determines that the petition or motion is meritorious
268 and that (1) there is no reasonable cause to believe that the victim
269 committed the offense for which the perpetrator of the identity theft
270 was arrested, cited, convicted or subject to a criminal complaint in the
271 victim's name, or (2) the victim's identity has been mistakenly
272 associated with a record of criminal conviction, the court shall find the
273 victim factually innocent of that offense. If the victim is found factually
274 innocent, the court shall issue an order certifying this determination.

275 (c) After a court has issued a determination of factual innocence
276 pursuant to this section, the court may order the name and associated
277 personal identifying information contained in court records, files and
278 indexes accessible by the public deleted, sealed or labeled to show that
279 the data is impersonated and does not reflect the defendant's identity.

280 (d) A court that has issued a determination of factual innocence
281 pursuant to this section may at any time vacate that determination if
282 the petition, or any information submitted in support of the petition, is
283 found to contain any material misrepresentation or fraud.

284 Sec. 15. (NEW) (*Effective October 1, 2003*) (a) On and after January 1,
285 2005, no person, firm or corporation that accepts credit cards or debit
286 cards for the transaction of business may print on a receipt provided to
287 the cardholder more than the last five digits of the credit card or debit
288 card account number or the expiration date of the credit card or debit
289 card.

290 (b) The provisions of subsection (a) of this section apply only to
291 receipts that are electronically printed and does not apply to
292 transactions in which the sole means of recording the cardholder's
293 credit card or debit card account number is by handwriting or by an
294 imprint or copy of the credit card or debit card.

295 Sec. 16. (NEW) (*Effective October 1, 2003*) (a) For the purposes of this

296 section:

297 (1) "Business" means an individual, association, corporation, general
298 or limited partnership, limited liability partnership, limited liability
299 company, statutory trust or other entity doing business in this state;

300 (2) "Records" means any material, regardless of the physical form,
301 on which information is recorded or preserved by any means,
302 including in written or spoken words, graphically depicted, printed or
303 electromagnetically transmitted, but does not include publicly
304 available directories containing information that an individual has
305 voluntarily consented to have publicly disseminated or listed, such as
306 name, address or telephone number;

307 (3) "Customer" means an individual who provides personal
308 information to a business for the purpose of purchasing, leasing or
309 obtaining goods or services from the business;

310 (4) "Personal information" means any information that identifies,
311 relates to, describes or is capable of being associated with, a particular
312 individual, including, but not limited to, his or her name, signature,
313 Social Security number, physical characteristics or description,
314 address, telephone number, passport number, driver's license number,
315 insurance policy number, educational history, employment history,
316 bank account number, credit card number, debit card number and any
317 other financial information.

318 (b) A business shall take all reasonable steps to destroy, or arrange
319 for the destruction of, a customer's records within its custody or
320 control containing personal information that is no longer to be retained
321 by such business by (1) shredding, (2) erasing, or (3) otherwise
322 modifying the personal information in such records to make it
323 unreadable or undecipherable through any means.

324 (c) Any customer aggrieved by a violation of subsection (b) of this
325 section may bring a civil action in the Superior Court to enjoin further

326 violations and to recover the actual damages sustained by reason of
327 such violation, together with costs and a reasonable attorney's fee.

328 Sec. 17. (NEW) (*Effective October 1, 2003*) (a) On and after January 1,
329 2005, no person, firm or corporation shall:

330 (1) Publicly post or publicly display in any manner an individual's
331 Social Security number. For the purposes of this subdivision, "publicly
332 post" or "publicly display" means to intentionally communicate or
333 otherwise make available to the general public.

334 (2) Print an individual's Social Security number on any card
335 required for the individual to access products or services provided by
336 the person, firm or corporation.

337 (3) Require an individual to transmit such individual's Social
338 Security number over the Internet, unless the connection is secure or
339 the Social Security number is encrypted.

340 (4) Require an individual to use such individual's Social Security
341 number to access an Internet web site, unless a password or unique
342 personal identification number or other authentication device is also
343 required to access the Internet web site.

344 (5) Print an individual's Social Security number on any materials
345 that are mailed to the individual, unless state or federal law requires
346 the Social Security number to be on the document to be mailed, except
347 that Social Security numbers may be included in applications and
348 forms sent by mail, including documents sent as part of an application
349 or enrollment process, or to establish, amend or terminate an account,
350 contract or policy, or to confirm the accuracy of the Social Security
351 number.

352 (b) A person, firm or corporation that has used, prior to January 1,
353 2005, an individual's Social Security number in a manner inconsistent
354 with subsection (a) of this section, may continue using that individual's
355 Social Security number in that manner on or after January 1, 2005, if all

356 of the following conditions are met:

357 (1) The use of the Social Security number is continuous. If the use
358 ceases for any reason, subsection (a) of this section shall apply.

359 (2) The individual is provided an annual disclosure, commencing
360 with calendar year 2005, that informs the individual that such
361 individual has the right to stop the use of such individual's Social
362 Security number in a manner prohibited by subsection (a) of this
363 section.

364 (3) A written request by an individual to stop the use of such
365 individual's Social Security number in a manner prohibited by
366 subsection (a) of this section shall be implemented not later than thirty
367 days after the receipt of the request. There shall be no fee or charge for
368 implementing the request.

369 (4) A person, firm or corporation shall not deny services to an
370 individual because the individual makes a written request pursuant to
371 this subsection.

372 (d) This section does not prevent the collection, use or release of a
373 Social Security number as required by state or federal law or the use of
374 a Social Security number for internal verification or administrative
375 purposes.

376 (e) This section does not apply to documents that are required to be
377 open to the public pursuant to the Freedom of Information Act.

378 Sec. 18. (*Effective October 1, 2003*) The Police Officer Standards and
379 Training Council shall evaluate the basic and review police training
380 programs conducted or administered by the council to determine if
381 such programs provide adequate and sufficient training on the subject
382 of identity theft. Not later than February 4, 2004, the council shall
383 report its findings and recommendations to the judiciary committee of
384 the General Assembly in accordance with section 11-4a of the general
385 statutes.

386 Sec. 19. Subsection (a) of section 53a-118 of the general statutes is
387 repealed and the following is substituted in lieu thereof (*Effective*
388 *October 1, 2003*):

389 (a) The following definitions are applicable to this part and sections
390 2, 3 and 4 of this act: (1) "Property" means any money, personal
391 property, real property, thing in action, evidence of debt or contract, or
392 article of value of any kind. Commodities of a public utility nature
393 such as gas, electricity, steam and water constitute property, but the
394 supplying of such a commodity to premises from an outside source by
395 means of wires, pipes, conduits or other equipment shall be deemed a
396 rendition of a service rather than a sale or delivery of property. (2)
397 "Obtain" includes, but is not limited to, the bringing about of a transfer
398 or purported transfer of property or of a legal interest therein, whether
399 to the obtainer or another. (3) To "deprive" another of property means
400 (A) to withhold it or cause it to be withheld from [him] such person
401 permanently or for so extended a period or under such circumstances
402 that the major portion of its economic value or benefit is lost to [him]
403 such person, or (B) to dispose of the property in such manner or under
404 such circumstances as to render it unlikely that an owner will recover
405 such property. (4) To "appropriate" property of another to oneself or a
406 third person means (A) to exercise control over it, or to aid a third
407 person to exercise control over it, permanently or for so extended a
408 period or under such circumstances as to acquire the major portion of
409 its economic value or benefit, or (B) to dispose of the property for the
410 benefit of oneself or a third person. (5) An "owner" means any person
411 who has a right to possession superior to that of a taker, obtainer or
412 withholder. (6) To "receive" means to acquire possession, control or
413 title, or to lend on the security of the property. (7) "Service" includes,
414 but is not limited to, labor, professional service, public utility and
415 transportation service, the supplying of hotel accommodations,
416 restaurant services, entertainment, and the supplying of equipment for
417 use. (8) "Check" means any check, draft or similar sight order for the
418 payment of money which is not postdated with respect to the time of
419 issuance. (9) "Drawer" of a check means a person whose name appears

420 thereon as the primary obligor, whether the actual signature be that of
421 himself or of a person purportedly authorized to draw the check in his
422 behalf. (10) "Representative drawer" means a person who signs a check
423 as drawer in a representative capacity or as agent of the person whose
424 name appears thereon as the principal drawer or obligor. (11) A person
425 "issues" a check when, as a drawer or representative drawer thereof,
426 [he] such person delivers it or causes it to be delivered to a person who
427 thereby acquires a right against the drawer with respect to such check.
428 One who draws a check with intent that it be so delivered is deemed to
429 have issued it if the delivery occurs. (12) A person "passes" a check
430 when, being a payee, holder or bearer of a check which previously has
431 been or purports to have been drawn and issued by another, [he] such
432 person delivers it, for a purpose other than collection, to a third person
433 who thereby acquires a right with respect thereto. (13) "Funds" means
434 money or credit. (14) A drawer has "insufficient funds" with a drawee
435 to cover a check when [he] such drawer has no funds or account
436 whatever, or funds in an amount less than that of the check; and a
437 check dishonored for "no account" shall also be deemed to have been
438 dishonored for "insufficient funds". (15) "Credit" means an
439 arrangement or understanding with a bank or depository for the
440 payment of a check, draft or order in full on presentation.

441 Sec. 20. Section 53a-121 of the general statutes is repealed and the
442 following is substituted in lieu thereof (*Effective October 1, 2003*):

443 (a) For the purposes of this part and sections 2, 3 and 4 of this act,
444 the value of property or services shall be ascertained as follows: (1)
445 Except as otherwise specified in this section, value means the market
446 value of the property or services at the time and place of the crime or,
447 if such cannot be satisfactorily ascertained, the cost of replacement of
448 the property or services within a reasonable time after the crime. (2)
449 Whether or not they have been issued or delivered, written
450 instruments, except those having a readily ascertainable market value
451 such as some public and corporate bonds and securities, shall be
452 evaluated as follows: (A) The value of an instrument constituting

453 evidence of debt, such as a check, draft or promissory note, shall be
454 deemed the amount due or collectible thereon, such figure ordinarily
455 being the face amount of the indebtedness less any portion thereof
456 which has been satisfied; (B) the value of any other instrument which
457 creates, releases, discharges or otherwise affects any valuable legal
458 right, privilege or obligation shall be deemed the greatest amount of
459 economic loss which the owner of the instrument might reasonably
460 suffer by virtue of the loss of the instrument. (3) When the value of
461 property or services cannot be satisfactorily ascertained pursuant to
462 the standards set forth in this section, its value shall be deemed to be
463 an amount less than fifty dollars.

464 (b) Amounts included in thefts committed pursuant to one scheme
465 or course of conduct, whether from the same person or several
466 persons, may be aggregated in determining the grade of the offense.

This act shall take effect as follows:	
Section 1	October 1, 2003
Sec. 2	October 1, 2003
Sec. 3	October 1, 2003
Sec. 4	October 1, 2003
Sec. 5	October 1, 2003
Sec. 6	October 1, 2003
Sec. 7	October 1, 2003
Sec. 8	October 1, 2003
Sec. 9	October 1, 2003
Sec. 10	October 1, 2003
Sec. 11	October 1, 2003
Sec. 12	October 1, 2003
Sec. 13	October 1, 2003
Sec. 14	October 1, 2003
Sec. 15	October 1, 2003
Sec. 16	October 1, 2003
Sec. 17	October 1, 2003
Sec. 18	October 1, 2003
Sec. 19	October 1, 2003
Sec. 20	October 1, 2003

Statement of Purpose:

To provide more severe and effective punishment for persons who commit identity theft, to assist victims in recovering from the effects of identity theft and to require businesses to revise certain practices to better prevent identity theft.

[Proposed deletions are enclosed in brackets. Proposed additions are indicated by underline, except that when the entire text of a bill or resolution or a section of a bill or resolution is new, it is not underlined.]

Co-Sponsors: SEN. LOONEY, 11th Dist.

S.B. 688