

**GENERAL ASSEMBLY OF NORTH CAROLINA
SESSION 2005**

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HOUSE DRH60152-LT-22 (2/16)

Short Title: Credit Report Identity Theft Study. (Public)

Sponsors: Representative Adams.

Referred to:

A BILL TO BE ENTITLED

AN ACT TO AUTHORIZE THE LEGISLATIVE RESEARCH COMMISSION TO
STUDY ISSUES RELATED TO IDENTITY THEFT AND CONSUMER
PROTECTION OF CREDIT REPORTS.

The General Assembly of North Carolina enacts:

SECTION 1. The Legislative Research Commission may undertake a comprehensive study of issues related to identity theft and consumer protection of credit reports. The purpose of the study shall be to establish statutory protections and safeguards of consumers' identities and of consumers' credit reports. In particular, the Commission shall consider the advisability of enacting legislation that protects every consumer against unauthorized credit from being obtained by another person without the permission or knowledge of the person whose credit is being impacted. During the course of the study, the Commission may review the consumer protection laws of California and Texas.

SECTION 2. The Legislative Research Commission shall report the results of this study, including any legislative recommendations, to the 2006 Regular Session of the 2005 General Assembly.

SECTION 3. This act is effective when it becomes law.