

**GENERAL ASSEMBLY OF NORTH CAROLINA
SESSION 2005**

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HOUSE BILL 546

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

Sponsors: Representatives Adams; B. Allen, Brown, Dockham, Faison, Frye, Glazier, Grady, Harrison, Howard, Hunter, Jones, Luebke, McAllister, Ray, Setzer, Sherrill, Starnes, Wainwright, and Weiss.

Referred to: Rules, Calendar, and Operations of the House.

March 10, 2005

A BILL TO BE ENTITLED

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

5 The General Assembly of North Carolina enacts:

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

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

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