

Amendment Offered by Mr. Baker

To the Amendment in the Nature of a Substitute Offered by Mr. Bachus

Page 19, after line 7, insert the following new section (and conform the table of contents accordingly):

1 **SEC. 207. DUTY OF FURNISHERS OF INFORMATION IN**
2 **EVENT OF IDENTITY THEFT.**

3 Section 623 of the Fair Credit Reporting Act (15
4 U.S.C. 1681s-2) is amended by adding at the end the fol-
5 lowing new subsection:

6 “(e) DUTY OF FURNISHERS TO NOTIFY UPON
7 LEARNING OF IDENTITY THEFT.—If a person who fur-
8 nishes information relating to a consumer to any con-
9 sumer reporting agency learns or has reason to believe
10 that information furnished by the person to any such
11 agency resulted from identity theft, such person shall pro-
12 vide notice of the identity theft, together with such infor-
13 mation about the circumstances as may be appropriate,
14 to any consumer reporting agency to which such person
15 furnished information on the consumer.”.

