

# Annotated Bibliography of Resources on Identity Theft

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## Federal and State Resources on ID Theft

### Federal Resources and Government Documents

- The Federal Trade Commission (<http://www.ftc.gov/>) serves as clearinghouse to receive consumer complaints and provide assistance.
- \* National and State Trends in Fraud and Identity Theft, January – December 2002, ([http://www.consumer.gov/sentinel/pubs/Top10Fraud\\_2002.pdf](http://www.consumer.gov/sentinel/pubs/Top10Fraud_2002.pdf))
- \* ID Theft: When Bad Things Happen To Your Good Name (<http://www.ftc.gov/bcp/online/pubs/credit/idtheft.htm>): a step-by-step guide to prevent ID theft that also provides useful documentation on services and resources available to those who are already victims of fraud.
- \* ID Theft Complaint Input Form ([https://rn.ftc.gov/dod/widtpubl\\$.startup?Z\\_ORG\\_CODE=PU03](https://rn.ftc.gov/dod/widtpubl$.startup?Z_ORG_CODE=PU03))
- \* Internet Fraud Complaint Center (FBI and the National White Collar Crime Center) <http://www1.ifccfbi.gov/index.asp>
- \* ID Theft Alert website (<http://www.consumer.gov/idtheft/>): reviews how identity thieves work, provides government reports and Congressional testimony, law enforcement updates and links to other identity theft sites.
- \* Consumer Sentinel Database (<http://www.consumer.gov/sentinel/trends.htm>)
- \* Top complaint categories (<http://www.consumer.gov/sentinel/images/charts/top2001.pdf>)
- \* Federal Agencies' Controls Over the Access, Disclosure and Use of Social Security Numbers by External Entities (PDF) <http://govt-aff.senate.gov/031103prescouncilrpt.pdf>, documenting problems with unauthorized access to, and dissemination of, social security numbers.
- \* House Ways and Means (and House Judiciary) Hearing: Preserving the Integrity of Social Security Numbers and Preventing Their Misuse by Terrorists and Identity Thieves, Joint Hearing. September 19, 2002. House Ways and Means Serial No. 107-81. House Judiciary Serial No. 102. GPO Stock No. 552-070-29477-5. \$10.00. GPO Access <http://www.access.gpo.gov/congress/house/house19ch107.htm>
- \* Senate Judiciary Hearing: Privacy, Identity Theft, and the Protection of Your Personal Information in the 21st Century. February 14, 2002. S.Hrg. 107-852. Serial No. J-107-60. GPO Stock No. 552-070-29469-4. \$5.50. GPO Access Hearings Search <http://www.access.gpo.gov/congress/cong017.html>

## Department of Justice

- Criminal Division, Fraud Section: (<http://www.usdoj.gov/criminal/fraud.html>)
- Identity Theft and Fraud: (<http://www.usdoj.gov/criminal/fraud/idtheft.html>)
- Internet Fraud: (<http://www.usdoj.gov/criminal/fraud/Internet.htm>)

## Federal Deposit Insurance Corporation

- When a Criminal's Cover Is Your Identity (<http://www.fdic.gov/consumers/consumer/news/cnsum00/idthft.html>)

## Social Security Administration

- The Social Security Administration provides identity theft hotline numbers, information on reclaiming identity, Social Security card replacement; information on correcting records and how to obtain a new Social Security number (<http://www.ssa.gov/pubs/idtheft.htm>).

## Federal Laws

- Identity Theft and Assumption Deterrence Act, as amended by Public Law 105-318, 112 Stat. 3007 (October 30, 1998), <http://www.ftc.gov/os/statutes/itada/itadact.pdf>
- Fair Credit Reporting Act: This version of the FCRA is complete as of January 7, 2002 (<http://www.ftc.gov/os/statutes/fcra.htm>) - Please note, *Bush Administration to Push For Identity-Theft Measures*, Wall St. Journal, <http://tinyurl.com/58h8>, subscription req'd.)
- Electronic Funds Transfer Act: <http://www.ftc.gov/bcp/conline/pubs/credit/elbank.htm>
- Fair Debt Collections Practices Act, <http://www.ftc.gov/os/statutes/fdcpa/fdcpact.htm>
- Fair Credit Billing Act, <http://www.ftc.gov/os/statutes/fcb/fcb.pdf>
- Links to House and Senate Committees with jurisdiction
  - \* House Energy and Commerce Committee, <http://energycommerce.house.gov/>
  - \* House Judiciary Committee, <http://www.house.gov/judiciary/>
  - \* Senate Commerce Committee, <http://www.senate.gov/~commerce/>
  - \* Senate Judiciary Committee, <http://www.senate.gov/~judiciary/>

## Federal Legislation on ID Theft, 108<sup>th</sup> Congress (as of April 1, 2003)

- S. 22, A bill to enhance domestic security, and for other purposes, introduced 1/7/2003, Identity Theft Prevention Act of 2003, <http://thomas.loc.gov/cgi-bin/query/C?c108:./temp/~c108W00pBL>
- S. 223, A bill to prevent identity theft, and for other purposes, Identity Theft Prevention Act, introduced 1/28/2003 <http://thomas.loc.gov/cgi-bin/bdquery/z?d108:S00223:@@L>
- S. 228, A bill to amend title 18, United States Code, to limit the misuse of social security numbers, to establish criminal penalties for such misuse, and for other purposes, Social Security Number Misuse Prevention Act, introduced 1/28/2003 <http://thomas.loc.gov/cgi-bin/bdquery/z?d108:S00228:@@L>
- S. 153, A bill to amend title 18, United States Code, to establish penalties for aggravated identity theft, and for other purposes, Identity Theft Penalty Enhancement, introduced 1/14/2003 <http://thomas.loc.gov/cgi-bin/bdquery/z?d108:s.00153:>
- H.R. 637, To amend title 18, United States Code, to limit the misuse of Social Security numbers, to establish criminal penalties for such misuse, and for other purposes, introduced 2/5/2003, <http://thomas.loc.gov/cgi-bin/bdquery/z?d108:H00637:@@L>
- H.R. 858, To amend title 18, United States Code, to establish penalties for aggravated identity theft, and for other purposes, Identity Theft Penalty Enhancement Act, introduced 2/13/2003, <http://thomas.loc.gov/cgi-bin/bdquery/z?d108:H00858:@@L>

- H.R. 818, A bill to amend the Gramm-Leach-Bliley Act to further protect customers of financial institutions whose identities are stolen from the financial institution, and for other purposes, Identity Theft Consumer Notification Act, introduced 2/13/2003, <http://thomas.loc.gov/cgi-bin/bdquery/z?d108:H00818:@@L>
- H.R. 220, A bill to amend title II of the Social Security Act and the Internal Revenue Code of 1986 to protect the integrity and confidentiality of Social Security account numbers issued under such title, to prohibit the establishment in the Federal Government of any uniform national identifying number, and to prohibit Federal agencies from imposing standards for identification of individuals on other agencies or persons, introduced 1/7/2003, Identity Theft Prevention Act of 2003, <http://thomas.loc.gov/cgi-bin/bdquery/z?d108:H00220:@@L>
- S. 745, A bill to require the consent of an individual prior to the sale and marketing of such individual's personally identifiable information, and for other purposes, introduced 3/31/2003, Privacy Act of 2003, <http://thomas.loc.gov/cgi-bin/query/C?c108:./temp/~c108PJPFi>

## State Laws and Resources

- State Identity Theft Laws – Commercial site that links to resources on ID theft, state statutes and contact information for state government officials. Please note, the legislative resources links may not be current (<http://www.identity-theft-protection.com/states.htm>).
- National Conference of State Legislatures (NCSL), Identity Theft Information (<http://www.ncsl.org/programs/lis/privacy/idtheft.htm>)
- Identity Theft Statutes: links to state identity theft laws compiled by the U.S. Federal Trade Commission (<http://www.ncsl.org/programs/lis/privacy/idt-statutes.htm>).
- Identity Theft Legislation update as of January 3, 2003 (<http://www.ncsl.org/programs/lis/privacy/idt-01legis.htm>)
- NCLS articles on publications on ID theft: <http://www.ncsl.org/programs/lis/privacy/idt-pubs.htm>
- Briefing Paper on ID Theft: indicates the language various states use to categorize ID theft, which is especially useful when conducting state statutory research (<http://www.ncsl.org/programs/lis/privacy/LEGIS1033.htm>).
- Please note: only three states, Georgia, Wisconsin and California, require businesses to shred personal financial data before it is discarded – and only Georgia imposes a fine (of not more than \$500.00 for each customer's record that contains personal information that is wrongfully disposed of or discarded; provided, however, in no event shall the total fine levied by the administrator exceed \$10,000.00) for non-compliance. The Georgia act is SB 475, available at [http://www.legis.state.ga.us/legis/2001\\_02/fulltext/sb475.htm](http://www.legis.state.ga.us/legis/2001_02/fulltext/sb475.htm).
- Links to State Attorneys General websites, <http://www.findlaw.com/11stategov/indexag.html>, and specific resources listed alphabetically by state and in some instances, by city.
  - \* Alabama Office of Attorney General, General Guide for Victims of Identity Theft (<http://www.ago.state.al.us/idtheft/>)
  - \* Arkansas Office of the Attorney General, Protect Yourself From Identity Theft (<http://www.ag.state.ar.us/consumer/ca32.htm>)
  - \* Arizona (Phoenix Police Department), Identity Theft, Learn to Protect Yourself (<http://www.ci.phoenix.az.us/POLICE/idthef1.html>)
  - \* General Guide for Victims of Identity Theft, Office of the Attorney General, State of California (<http://caag.state.ca.us/idtheft/tips.htm>).
  - \* California Office of Privacy Protection (<http://www.privacyprotection.ca.gov/identitytheft.htm>)
  - \* California Department of Motor Vehicles, Fraud and Identity Theft Information (<http://www.dmv.ca.gov/consumer/fraud.htm>)
  - \* California ID Theft Registry (<http://caag.state.ca.us/idtheft/general.htm>)
  - \* Colorado Attorney General Highlights Identity Theft Issue (<http://www.ago.state.co.us/PRESREL/presr12002/prsr107.stm>)

- \* Connecticut Attorney General's Office, Identity Theft Alert (<http://www.cslib.org/attygen/alerts/identity.htm>)
- \* Delaware Attorney General, Avoiding Identity Theft (<http://www.state.de.us/attgen/fraud/consumerprotection/avidtheft.htm>), and Directions for Reporting Identity Theft and Completing the Identity Theft Victim Kit (<http://www.state.de.us/attgen/fraud/consumerprotection/idtheft.htm>)
- \* Florida Attorney General, Identity Theft . . . What to Do If Your Identity is Stolen (<http://legal.firm.edu/consumer/tips/identity.html>)
- \* Georgia Consumer Guide to Identity Theft (<http://legal.firm.edu/consumer/tips/identity.html>) and the [Georgia Stop Identity Theft Network](#) (Thanks to R. Javoyne Hicks, Assistant Attorney General, for bringing this second link to my attention.)
- \* CrimeStoppers Honolulu, Identity Theft Prevention Tips (<http://www.crimestoppers-honolulu.org/tips/idtheft2.htm>)
- \* Idaho Office of Attorney General, Identity Theft Keeping Your Identity Your Own (<http://www2.state.id.us/ag/consumer/tips/identitytheft.htm>)
- \* Office of the Illinois Attorney General, Things You Should Know About...Identity Theft (<http://www.ag.state.il.us/consumer/idtheft.htm>)
- \* Indiana Office of Attorney General, Identity Theft Information ([http://www.in.gov/attorneygeneral/ncpw/identity\\_theft.htm](http://www.in.gov/attorneygeneral/ncpw/identity_theft.htm))
- \* Iowa Attorney General, Protect Yourself from "Identity Theft" ([http://www.state.ia.us/government/ag/consumer/advisories/ident\\_theft.html](http://www.state.ia.us/government/ag/consumer/advisories/ident_theft.html))
- \* Kansas Attorney General Consumer Protection Division, Identity Theft Tips (<http://www.ink.org/public/ksag/contents/consumer/IDtheft.htm>)
- \* Kentucky Attorney General, Identity Theft is the fastest growing crime ([http://www.kyattorneygeneral.com/news/2002rel/003\\_8feb02.htm](http://www.kyattorneygeneral.com/news/2002rel/003_8feb02.htm)) and Identity Theft, Yes It Can Happen to You (<http://www.law.state.ky.us/cp/idtheft.htm>)
- \* Louisiana Dept. of Justice, Identity Theft (<http://www.ag.state.la.us/publications/identitytheft.htm>)
- \* Dept. of the Secretary of State, Maine, Identity Fraud Information (<http://www.state.me.us/sos/IDfraud.htm>)
- \* Maryland Attorney General, Identity Theft: What to Do if It Happens to You (<http://www.oag.state.md.us/consumer/idtheft.htm>)
- \* Massachusetts Attorney General, Identity Fraud: It Can Happen to You! (<http://www.ago.state.ma.us/pubs/ident4.pdf>)
- \* Department of Attorney General, Michigan - Identity Theft Information for Michigan Consumers ([http://www.michigan.gov/ag/0,1607,7-164-17343\\_18163-44706--,00.html](http://www.michigan.gov/ag/0,1607,7-164-17343_18163-44706--,00.html))
- \* Department of Attorney General, Michigan, Identity Theft – What's in a Name ([http://www.ag.state.mi.us/cp/alerts/c\\_alerts/consumer\\_alert26.htm](http://www.ag.state.mi.us/cp/alerts/c_alerts/consumer_alert26.htm))
- \* Office of the Attorney General, Minnesota, Guarding Your Privacy (<http://www.ag.state.mn.us/consumer/Privacy/GuardingYPrivacy/Default.htm>)
- \* Mississippi Office of the Attorney General, Identification Theft (<http://www.ago.state.ms.us/divisions/consumer/idtheft.htm>)
- \* Nebraska Consumer Bulletin, Theft is on the Rise - Don't Let it Happen to You (<http://www.state.ne.us/home/ago/identity.htm>)
- \* Nebraska Department of Justice, Identity Theft ([http://www.ago.state.ne.us/consumer\\_protection/brochure/photos/theft.pdf](http://www.ago.state.ne.us/consumer_protection/brochure/photos/theft.pdf))
- \* Nevada Office of the Attorney General, Crisis of Identity – How to Avoid Identity Theft ([http://ag.state.nv.us/agpress/2002/02\\_0204.pdf](http://ag.state.nv.us/agpress/2002/02_0204.pdf))
- \* Nevada Attorney General, Personal Privacy Topics (<http://ag.state.nv.us/privacy/home.htm>)
- \* New Jersey Consumer Brief, Identity Theft (<http://www.state.nj.us/lps/ca/brief/id.htm>)
- \* New Mexico Consumer Protection Division – Identity Theft ([http://www.ago.state.nm.us/Alert/Consumer\\_Awareness\\_Topics/IdentityTheft.htm](http://www.ago.state.nm.us/Alert/Consumer_Awareness_Topics/IdentityTheft.htm))
- \* New York State Office of the State Attorney General, Identity Theft: How to Protect Yourself ([http://www.oag.state.ny.us/consumer/tips/identity\\_theft.html](http://www.oag.state.ny.us/consumer/tips/identity_theft.html))

- \* New York State Office of the State Attorney General, Identity Theft: What To Do If You've Been Victimized ([http://www.oag.state.ny.us/consumer/tips/identity\\_theft.html](http://www.oag.state.ny.us/consumer/tips/identity_theft.html))
- \* Senator Charles E. Schumer: The Growing Menace of Identity Theft to New York Consumers ([http://www.senate.gov/~schumer/SchumerWebsite/pressroom/special\\_reports/identity%20theft%20report.pdf](http://www.senate.gov/~schumer/SchumerWebsite/pressroom/special_reports/identity%20theft%20report.pdf))
- \* North Dakota Attorney General: Defending Your Privacy (<http://www.ag.state.nd.us/cpat/Privacy2.PDF>), Is Your Private Life Really Private (<http://www.ag.state.nd.us/cpat/Privacy1.PDF>), What is Identity Theft (<http://www.ag.state.nd.us/cpat/IdentityTheft1.PDF>) Avoiding Identity Theft (<http://tinyurl.com/58of>), Stolen Identity, Now What (<http://www.ag.state.nd.us/cpat/STOLEN%20IDENTITY.pdf>), Social Security Numbers (<http://www.ag.state.nd.us/cpat/social%20security%20numbers.pdf>)
- \* Ohio Attorney General, Consumer Protection Information ([http://www.ag.state.oh.us/consumer\\_protection\\_week/index.htm](http://www.ag.state.oh.us/consumer_protection_week/index.htm))
- \* Oregon, Identity Theft – What You Can Do (<http://www.house.gov/hooley/identitytheft.html>) and Identity Theft: The Crime of the New Millennium ([http://www.cybercrime.gov/usamarch2001\\_3.htm](http://www.cybercrime.gov/usamarch2001_3.htm))
- \* Pennsylvania Attorney General, Consumer Privacy – Protecting Your Personal Information (<http://www.attorneygeneral.gov/pei/brochures/bcp/pdf/ConsumerPrivacy.pdf>)
- \* Rhode Island Department of Attorney General, Identity Theft – What Should I Do? (<http://www.riag.state.ri.us/Identity%20Theft.htm>)
- \* Identity Theft Tips, Tennessee Division of Consumer Affairs
- \* Office of the Utah Attorney General, General Consumer Assistance, Identity Fraud, <http://attygen.state.ut.us/CA/IdFraudMain.htm>
- \* Attorney General – ID Theft – Washington State (<http://www.wa.gov/agc/consumer/idtheft/index.shtml>)
- \* Office of the Utah Attorney General, General Consumer Assistance, Identity Fraud, <http://attygen.state.ut.us/CA/IdFraudMain.htm>
- \* State of West Virginia Attorney General, Protect Your Online Privacy (<http://www.state.wv.us/wvag/consumer/online.html>)

## Selected Consumer and Industry Resources on ID Theft

- AARP - Wise Consumer (<http://tinyurl.com/58cc>)
- Privacy.net (<http://www.privacy.net/>)
- Bank of America Privacy Pages (<http://www.bankofamerica.com/privacy/>)
- Howstuffworks: How Identity Theft Works (<http://www.howstuffworks.com/identity-theft.htm>)
- Privacy Rights Clearinghouse, Identity Theft Resources (<http://www.privacyrights.org/identity.htm>)
- National Consumers League (<http://www.nclnet.org/>)
- Consumer @ction (<http://www.consumer-action.org/>)
- \* Protect Yourself From Identity Theft (<http://tinyurl.com/58gs>)
- Bank of American Total Security Protection, <http://tinyurl.com/58gz>
- Consumers Union, Identity Theft: Action and Prevention for Consumers, <http://www.consumersunion.org/finance/id-theft03.htm>
- Software & Information Industry Association White Paper, *Internet Identity Theft: A Tragedy for Victims* - case study of an incidence of ID theft that occurred in 1999 which focuses on understanding ID theft, prevention, the role of privacy and security policies, government action and public policy ([http://www.sii.net/sharedcontent/divisions/ebus/id\\_theft.pdf](http://www.sii.net/sharedcontent/divisions/ebus/id_theft.pdf)).
- National Consumers League National Fraud Information Center/Internet Fraud Watch, <http://www.fraud.org/welcome.htm>

## Selected News Articles on ID Theft

- ID theft worst fraud in record year (<http://tinyurl.com/58u7>)
- How to Foil Data Thieves, Hackers (<http://www.wired.com/news/infostructure/0,1377,57302,00.html>)
- Identity Theft Spurs Congress, States to Action (<http://tinyurl.com/58tu>)
- The Basics - Protect yourself from identity theft (<http://moneycentral.msn.com/articles/banking/credit/1342.asp>)
- Identity heist! (<http://www.csmonitor.com/2002/0219/p17s02-wmcn.html>)
- Site clues consumers into identity theft (<http://tinyurl.com/58tc>)
- Identity theft: fact and fiction (<http://news.com.com/2010-1075-958328.html>)
- 9-Digit 'Social' Overused as ID (<http://www.wired.com/news/privacy/0,1848,57395,00.html>)
- Identity fraud is rampant and protection options limited (<http://www.msnbc.com/news/758896.asp>)
- Cops Bust Massive ID Theft Ring (<http://www.wired.com/news/privacy/0,1848,56567,00.html>)
- 19 charged in income tax fraud; ring netted at least \$7 million, prosecutor says (<http://www.sfgate.com/cgi-bin/article.cgi?f=/news/archive/2003/02/05/national1241EST0597.DTL>)
- Latest ID theft scam: Fake job listings (<http://www.cnn.com/2003/TECH/internet/02/28/monster.theft.ap/index.html>)
- Credit-Card Co. Visa to Mask Card Numbers (<http://news.findlaw.com/business/s/20030306/financialcreditcardsdc.html>)
- California State U. Computer Glitch Reveals Personal Data (<http://www.sacbee.com/content/politics/story/6314151p-7267555c.html>)