



94TH GENERAL ASSEMBLY

State of Illinois

2005 and 2006

HB2696

Introduced 2/22/2005, by Rep. Ruth Munson

SYNOPSIS AS INTRODUCED:

815 ILCS 505/2VV new

Amends the Consumer Fraud and Deceptive Business Practices Act. Provides that it is an unlawful practice for a person to deny credit or public utility service to or reduce the credit limit of a consumer solely because the consumer has been a victim of identity theft, if the person had prior knowledge that the consumer has been a victim of identity theft. Provides that a consumer is presumed to be a victim of identity theft if he or she provides certain information. Effective immediately.

LRB094 09129 RXD 39360 b

1 AN ACT concerning business.

2 **Be it enacted by the People of the State of Illinois,**
3 **represented in the General Assembly:**

4 Section 5. The Consumer Fraud and Deceptive Business
5 Practices Act is amended by adding Section 2VV as follows:

6 (815 ILCS 505/2VV new)

7 Sec. 2VV. Credit and public utility service; identity
8 theft. It is an unlawful practice for a person to deny credit
9 or public utility service to or reduce the credit limit of a
10 consumer solely because the consumer has been a victim of
11 identity theft as defined in Section 16G-15 of the Criminal
12 Code of 1961, if the person had prior knowledge that the
13 consumer has been a victim of identity theft. A consumer is
14 presumed to be a victim of identity theft for the purposes of
15 this Section if he or she provides the following information to
16 the person:

17 (1) A copy of a police report evidencing the consumer's
18 claim of identity theft.

19 (2) Either a properly completed copy of a standardized
20 affidavit of identity theft developed and made available by
21 the Federal Trade Commission pursuant to 15 U.S.C. 1681g or
22 an affidavit of fact that is acceptable to the person for
23 that purpose.

24 Section 99. Effective date. This Act takes effect upon
25 becoming law.