

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 consumer:

13 (1) has provided a copy of an identity theft report as  
14 defined under the federal Fair Credit Reporting Act and  
15 implementing regulations evidencing the consumer's claim  
16 of identity theft;

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

22 (3) has obtained placement of an extended fraud alert  
23 in his or her file maintained by a nationwide consumer  
24 reporting agency, in accordance with the requirements of  
25 the federal Fair Credit Reporting Act; and

26 (4) is able to establish his or her identity and  
27 address to the satisfaction of the person providing credit  
28 or utility services.

29 Section 99. Effective date. This Act takes effect upon  
30 becoming law.