

**FAIR AND ACCURATE CREDIT TRANSACTIONS ACT OF 2003**  
**Pub.L. No. 108-159 (Dec. 4, 2003), 117 Stat. 1952, 15 USC § 1681 et seq.**  
**EFFECTIVE DATES**

<b>Amended FCRA Section</b>	<b>Subject</b>	<b>Effective Date</b>	<b>Authority</b>
603(d)(3) <b>1681a(d)(3)</b>	use of consumers' medical information by affiliates	180 days after enactment (6-1-04)	P.L. 411 (b),(d) FCRA 603(d), 1681a(d)(3), 1681a note
603(i) <b>1681a(i)</b>	definition of "medical information"	180 days after enactment (6-1-04)	P.L. 411(c),(d) FCRA 603(i), 1681a(i), 1681a note
603(q)-(w) <b>1681a(q)-(w)</b>	definitions	3-31-04	12 CFR 222.1, 16 CFR 602.1 P.L. 111
603(x) <b>1681a(x)</b>	communications for employee investigations	3-31-04	12 CFR 222.1, 16 CFR 602.1 P.L. 611
604(e) <b>1681b(e)</b>	duration of exclusion from prescreened lists	12-1-04	12 CFR 222.1, 16 CFR 602.1 P.L. 213(c)
604(g)(1) <b>1681b(g)(1)</b>	limitation on CRA furnishing credit report containing medical information	180 days after enactment (6-1-04)	P.L. 411(a),(d) FCRA 604(g)(1), 1681a note
604(g)(2) <b>1681b(g)(2)</b>	limitation on creditors' obtaining and using consumers' medical information	regs re creditors' use of this info; final regs by 6 mos after enactment; section effective 90 days after regs or date stated in regs	P.L. 411(a),(d) FCRA 604(g)(2),(5), 1681b(g)(2),(5), 1681a note

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604(g)(3) <b>1681b(g)(3)</b>	permitted uses of consumers' medical information	final regs affecting use of info under 604(g)(2), if necessary, by 6 mos after enactment; section effective 90 days after regs or date stated in regs	12 CFR 222.1, 16 CFR 602.1 P.L. 411(a),(d) FCRA 604(g)(3)(C),(5), 1681b(g)(3)(C),(5)
604(g)(4) <b>1681b(g)(4)</b>	limitation on redisclosure of consumers' medical info	180 days after enactment (6-1-04)	12 CFR 222.1, 16 CFR 602.1 P.L. 411(a),(d)
605(a)(6) <b>1618c(a)(6)</b>	exclusion of info identifying medical info furnisher from credit report	end of 15th month after enactment	P.L. 412(b),(g) FCRA 605(a)(6), 1681c(a)(6)
605(d)(2) <b>1681c(d)(2)</b>	disclosure of key factor in credit score	12-1-04	12 CFR 222.1, 16 CFR 602.1 P.L. 212(d)
605(g) <b>1681c(g)</b>	truncation of credit card numbers on credit card receipt	1-3 years after enactment	P.L. 113, 711(2) FCRA 605(g)(3), 1681c(g)(3)
605(h) <b>1681c(h)</b>	CRA's notice to requester of discrepancy in address	12-1-04 regulations w/guidance re reasonable policies & procedures for <i>user</i> that receives notice of discrepancy	12 CFR 222.1, 16 CFR 602.1 P.L. 315 FCRA 605(h), 1681c(h)
605A <b>1681c-1</b>	fraud alerts, active duty alerts	12-1-04	12 CFR 222.1, 16 CFR 602.1 P.L. 112(b), 711(2)
605B <b>1681c-2</b>	blocking of info resulting from ID theft	12-1-04	12 CFR 222.1, 16 CFR 602.1 P.L. 152, 711(2)
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609(a)(1)(A) <b>1681g(a)(1)(A)</b>	consumer request to truncate SSN in credit report	12-1-04	12 CFR 222.1, 16 CFR 602.1 P.L. 115, 711(2)
609(a)(6),(f),(g) <b>1681g(a)(6),(f),(g)</b>	disclosure of credit score	12-1-04	12 CFR 222.1, 16 CFR 602.1 P.L. 212(a)-(c), 212(e)
609(c) <b>1681g(c)</b>	model summary of consumer rights – credit reports	12-1-04	12 CFR 222.1, 16 CFR 602.1 P.L. 211(c), 212(e)
609(c) <b>1681g(c)</b>	centralized source for consumers to request credit reports (see 612(a)(1)(B))	regulations by 6 mos after enactment; regs effective by 6 mos after final	P.L. 211(d)(5), 212(e) FCRA 609(d)(5), 1681g(d)(5)
609(d) <b>1681g(d)</b>	model summary of rights – ID theft	12-1-04	12 CFR 222.1, 16 CFR 602.1 P.L. 151(a)(1), 212(e)
609(e) <b>1681g(e)</b>	application/transaction info available to ID theft victim	180 days after enactment (6-1-04)	P.L. 151(a)(1),(2), 212(e) FCRA 609(e)(12)
611(a)(1)(A) <b>1681i(a)(1)(A)</b>	notice of dispute; reasonable investigation	12-1-04	12 CFR 222.1, 16 CFR 602.1 P.L. 316, 317
611(a)(5)(A) <b>1681i(a)(5)(A)</b>	CRA's action following reinvestigation	12-1-04	12 CFR 222.1, 16 CFR 602.1 P.L. 314(a)
611(e) <b>1681i(e)</b>	FTC to forward consumer complaints to CRAs & CRAs to review them	3-31-04	12 CFR 222.1, 16 CFR 602.1 P.L. 313(a)
611(f) <b>1681i(f)</b>	reinvestigation by reseller	12-1-04	12 CFR 222.1, 16 CFR 602.1 P.L. 317
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612(a)(1)(A) <b>1681j(a)(1)(A)</b>	free annual consumer report – nationwide CRAs (see 609(c)(1)(B)(v))	regulations by 6 mos after enactment; regs effective by 6 mos after final regs	12 CFR 222.1, 16 CFR 602.1 P.L. 211(c),(d), 711(2)
612(a)(1)(C) <b>1681j(a)(1)(C)</b>	free annual consumer report – nationwide specialty CRAs	regulations by 6 mos after enactment; section effective by 6-9 mos after final regs	P.L. 211(a), 711(2) FCRA 612(a)(1)(C), 1681j(a)(1)(C)
612(d) <b>1681j(d)</b>	free consumer report in connection with fraud	12-1-04	12 CFR 222.1, 16 CFR 602.1 P.L. 211(a)
612(f) <b>1681j(f)</b>	charges for certain disclosures	12-1-04	12 CFR 222.1, 16 CFR 602.1 P.L. 211(a)
615(d)(2) <b>1681m(d)(2)</b>	disclosure of joint notification system’s address & telephone number	final regulations by 1 year after enactment	P.L. 213(b) FCRA 1681m note
615(e) <b>1681m(e)</b>	“red flag” guidelines for identifying ID theft	12-1-04	12 CFR 222.1, 16 CFR 602.1 P.L. 114, 711(2)
615(f) <b>1681m(f)</b>	no sale of debt resulting from ID theft	12-1-04	112 CFR 222.1, 16 CFR 602.1 P.L. 154(b), 711(2)
615(g) <b>1681m(g)</b>	notice by debt collector re fraudulent info	12-1-04	12 CFR 222.1, 16 CFR 602.1 P.L. 155, 711(2)
615(h) <b>1618m(h)</b>	users’ risk-based pricing notice - content and format	12-1-04	12 CFR 222.1, 16 CFR 602.1 P.L. 311(a),(b)
618 <b>1681p</b>	statute of limitations	3-31-04	12 CFR 222.1, 16 CFR 602.1 P.L. 156
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621(c)(1)(B)(ii) <b>1681s(c)(1)(B)(ii)</b>	authority of state to bring action	3-31-04	12 CFR 222.1, 16 CFR 602.1 P.L. 312(e)(2)
621(c)(5)(A),(B) <b>1681s(c)(5)(A),(B)</b>	limitation on state actions	3-31-04	12 CFR 222.1, 16 CFR 602.1 P.L. 312(e)(2)
621(g) <b>1681s(g)</b>	FTC regulation of coding of trade names of med info frnshr	end of 15th month after enactment	12 CFR 222.1, 16 CFR 602.1 P.L. 412(e),(g)
621(f) <b>1681s(f)</b>	coord of ID theft complaint investigation by CRAs	12-1-04	12 CFR 222.1, 16 CFR 602.1 P.L. 153, 711(2)
623(a)(1) <b>1681s-2(a)(1)</b>	furnishers' duty to provide accurate information	12-1-04	12 CFR 222.1, 16 CFR 602.1 P.L. 312(b)
623(a)(5) <b>1681s-2(a)(5)</b>	reporting information on delinquent account	3-31-04	12 CFR 222.1, 16 CFR 602.1 P.L. 312(d)
623(a)(6) <b>1681s-2(a)(6)</b>	furnishers' duties upon notice of ID theft-related information	12-1-04	12 CFR 222.1, 16 CFR 602.1 P.L. 154, 711(2)
623(a)(7) <b>1681s-2(a)(7)</b>	notice re negative information	12-1-04	12 CFR 222.1, 16 CFR 602.1 P.L. 217(a)
623(a)(8) <b>1681s-2(a)(8)</b>	consumer's dispute of info directly with furnisher	12-1-04 regs to identify circs under which furnisher must reinvestigate	12 CFR 222.1, 16 CFR 602.1 P.L. 312(c) FCRA 623(a)(8)(A)-(C), 1681s-2(a)(8)(A)-(C)
<b>Amended FCRA Section</b>	<b>Subject</b>	<b>Effective Date</b>	<b>Authority</b>
623(a)(9)	duty of medical info furnisher to	end of 15th month after	P.L. 412(a),(g)

<b>1681s-2(a)(9)</b>	provide CRA notice of its status	enactment	FCRA 623(a),(9), 1681s-2(a)(9)
623(b)(1)(E) <b>1681s-2(b)(1)(E)</b>	furnisher's action following reinvestigation	12-1-04	12 CFR 222.1, 16 CFR 602.1 P.L. 314(b)
623(c),(d) <b>1681s-2(c),(d)</b>	limitations on liability & enforcement	3-31-04	12 CFR 222.1, 16 CFR 602.1 P.L. 312(e)
623(e)(1) <b>1681s-2(e)(1)</b>	guidelines for furnishers – accuracy of information	12-1-04 regs to require compliance w/guidelines	12 CFR 222.1, 16 CFR 602.1 P.L. 312(a) FCRA 623(e)(1), 1681s-2(e)(1)
624 <b>1681s-3</b>	affiliate sharing	regs by 9 mos after enactment; regs effective by 6 mos after final regs	P.L. 214(b)(4),(c) FCRA 1681s-3 note
625(a) <b>1681t(a)</b>	general preemption – prevention/mitigation of ID theft	12-31-03	12 CFR 222.1, 16 CFR 602.1 P.L. 711(1)
625(b)(1)(G) <b>1681t(b)(1)(G)</b>	application/transaction info avail to ID theft victim	12-31-03	12 CFR 222.1, 16 CFR 602.1 P.L. 151(a)(2)
625(b)(1)(H) <b>1681t(b)(1)(H)</b>	exchange/use of info for soliciting/marketing purposes	12-31-03	12 CFR 222.1, 16 CFR 602.1 P.L. 214(c)
625(b)(1)(I) <b>1681t(b)(1)(I)</b>	users' notice – risk-based pricing	12-31-103	12 CFR 222.1, 16 CFR 602.1 P.L. 311(b)
625(b)(3) <b>1681t(b)(3)</b>	disclosure of credit score under § 609 (§ 1681g)	12-31-03	12 CFR 222.1, 16 CFR 602.1 P.L. 212(e)
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625(b)(4) <b>1681t(b)(4)</b>	free annual disclosure of consumer report	12-31-03	12 CFR 222.1, 16 CFR 602.1 P.L. 212(e)
625(b)(5)(A)-(I) <b>1681t(b)(5)(A)-(I)</b>	“conduct” preemption provisions	12-31-03	12 CFR 222.1, 16 CFR 602.1 P.L. 711(2)
625(c) <b>1681t(c)</b>	definition of firm offer	12-31-03	12 CFR 222.1, 16 CFR 602.1 P.L. ??
625(d) <b>1681t(d)</b>	limitation on preemption provisions	12-31-03	12 CFR 222.1, 16 CFR 602.1 P.L. 711(3)
628 <b>1681w</b>	disposal of consumer report information	final regs requiring compliance by 1 year after enactment	P.L. 216(a)(1), 711(2) FCRA 628(a)(1), 1681w(a)(1)
629 <b>1618x</b>	nationwide CRAs prohibited from evading treatment as nationwide CRAs	final regulations to be effective 90 days after enactment	P.L. 211(b) FCRA 629, 1681x