

107TH CONGRESS  
1ST SESSION

# H. R. 3368

To amend the Fair Credit Reporting Act with respect to statute of limitations  
on actions.

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## IN THE HOUSE OF REPRESENTATIVES

NOVEMBER 28, 2001

Ms. SCHAKOWSKY (for herself, Mr. BACHUS, Mr. GRAHAM, and Mr. WATT of North Carolina) introduced the following bill; which was referred to the Committee on Financial Services, and in addition to the Committee on the Judiciary, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned

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## A BILL

To amend the Fair Credit Reporting Act with respect to  
statute of limitations on actions.

1       *Be it enacted by the Senate and House of Representa-*  
2       *tives of the United States of America in Congress assembled,*

3       **SECTION 1. SHORT TITLE.**

4       This Act may be cited as the “Protect Victims of  
5       Identity Theft Act of 2001”.

1 **SEC. 2. AMENDMENT TO THE FAIR CREDIT REPORTING**  
2 **ACT.**

3 Section 618 of the Fair Credit Reporting Act (15  
4 U.S.C. 1681p) is amended to read as follows:

5 **“SEC. 618. JURISDICTION OF COURTS; LIMITATIONS OF AC-**  
6 **TIONS.**

7 “(a) IN GENERAL.—An action to enforce any liability  
8 created under this title may be brought in any appropriate  
9 United States district court, without regard to the amount  
10 in controversy, or in any other court of competent jurisdic-  
11 tion, not later than 2 years after the date on which the  
12 violation is discovered or should have been discovered by  
13 the exercise of reasonable diligence.

14 “(b) WILLFUL MISREPRESENTATION.—The limita-  
15 tions period prescribed in subsection (a) shall be tolled  
16 during any period during which a defendant has materially  
17 and willfully misrepresented any information required  
18 under this title to be disclosed to an individual, and the  
19 information so misrepresented is material to the establish-  
20 ment of the liability of the defendant to that individual  
21 under this title.”.

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