

**SENATE CS FOR CS FOR HOUSE BILL NO. 65(FIN)**

IN THE LEGISLATURE OF THE STATE OF ALASKA

TWENTY-FIFTH LEGISLATURE - SECOND SESSION

BY THE SENATE FINANCE COMMITTEE

Offered: 4/11/08

Referred: First Supplemental Calendar

Sponsor(s): REPRESENTATIVES COGHILL AND GARA, Hawker, Lynn, Samuels, Fairclough, Ramras, Kawasaki, Kerttula, Gatto, Neuman, Olson, Dahlstrom, Gardner, Johnson, Wilson, Guttenberg, Holmes, Nelson, Crawford, LeDoux, Keller, Doogan, Buch, Roses, Cissna, Meyer

SENATORS Therriault, Wilken, Wielechowski, McGuire, Elton, Ellis, Dyson, French, Davis, Bunde

**A BILL**

**FOR AN ACT ENTITLED**

1 "An Act relating to breaches of security involving personal information, credit report  
2 and credit score security freezes, protection of social security numbers, care of records,  
3 disposal of records, identity theft, credit cards, and debit cards, disclosure of the names  
4 and addresses of permanent fund dividend applicants, and to the jurisdiction of the  
5 office of administrative hearings; amending Rules 60 and 82, Alaska Rules of Civil  
6 Procedure; and providing for an effective date."

7 **BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF ALASKA:**

8 \* **Section 1.** AS 40.21.110 is amended to read:

9           **Sec. 40.21.110. Care of records.** Except for public records lawfully in the  
10 possession of a person other than the state, public records of existing or defunct  
11 agencies of the state, territorial, and Russian governments in Alaska are the property  
12 of the state and shall be created, maintained, preserved, stored, transferred, destroyed  
13 or disposed of, and otherwise managed in accordance with the provisions of this  
14 chapter and AS 45.48.500 - 45.48.530. Records shall be delivered by outgoing

1 officials and employees to their successors, and may not be removed, destroyed or  
 2 disposed of, except as provided in this chapter **and AS 45.48.500 - 45.48.530.**

3 \* **Sec. 2.** AS 43.23.017 is amended by adding a new subsection to read:

4 (b) Notwithstanding (a) of this section, the department may release the names  
 5 and addresses of permanent fund dividend applicants to a legislator of this state and to  
 6 the legislator's office staff for official legislative purposes.

7 \* **Sec. 3.** AS 44.64.030(a) is amended by adding a new paragraph to read:

8 (40) AS 45.48.080(c) (breach of security involving personal  
 9 information).

10 \* **Sec. 4.** AS 45 is amended by adding a new chapter to read:

11 **Chapter 48. Personal Information Protection Act.**

12 **Article 1. Breach of Security Involving Personal Information.**

13 **Sec. 45.48.010. Disclosure of breach of security.** (a) If a covered person owns  
 14 or licenses personal information in any form that includes personal information on a  
 15 state resident, and a breach of the security of the information system that contains  
 16 personal information occurs, the covered person shall, after discovering or being  
 17 notified of the breach, disclose the breach to each state resident whose personal  
 18 information was subject to the breach.

19 (b) An information collector shall make the disclosure required by (a) of this  
 20 section in the most expeditious time possible and without unreasonable delay, except  
 21 as provided in AS 45.48.020 and as necessary to determine the scope of the breach and  
 22 restore the reasonable integrity of the information system.

23 (c) Notwithstanding (a) of this section, disclosure is not required if, after an  
 24 appropriate investigation or after written notification to the attorney general of this  
 25 state, the covered person determines that there is not a reasonable likelihood that harm  
 26 to the consumers whose personal information has been acquired has resulted or will  
 27 result from the breach. The determination shall be documented in writing and the  
 28 documentation shall be maintained for five years.

29 **Sec. 45.48.020. Allowable delay in notification.** An information collector  
 30 may delay disclosing the breach under AS 45.48.010 if an appropriate law  
 31 enforcement agency determines that disclosing the breach will interfere with a

1 criminal investigation. However, the information collector shall disclose the breach to  
2 the state resident in the most expeditious time possible and without unreasonable delay  
3 after the law enforcement agency informs the information collector in writing that  
4 disclosure of the breach will no longer interfere with the investigation.

5 **Sec. 45.48.030. Methods of notice.** An information collector shall make the  
6 disclosure required by AS 45.48.010

7 (1) by a written document sent to the most recent address the  
8 information collector has for the state resident;

9 (2) by electronic means if the information collector's primary method  
10 of communication with the state resident is by electronic means, or if making the  
11 disclosure by the electronic means is consistent with the provisions regarding  
12 electronic records and signatures required for notices legally required to be in writing  
13 under 15 U.S.C. 7001 et seq. (Electronic Signatures in Global and National Commerce  
14 Act); or

15 (3) if the information collector demonstrates that the cost of providing  
16 notice would exceed \$150,000, that the affected class of state residents to be notified  
17 exceeds 300,000, or that the information collector does not have sufficient contact  
18 information to provide notice, by

19 (A) electronic mail if the information collector has an  
20 electronic mail address for the state resident;

21 (B) conspicuously posting the disclosure on the Internet  
22 website of the information collector if the information collector maintains an  
23 Internet site; and

24 (C) providing a notice to major statewide media.

25 **Sec. 45.48.040. Notification of certain other agencies.** (a) If an information  
26 collector is required by AS 45.48.010 to notify more than 1,000 state residents of a  
27 breach, the information collector shall also notify without unreasonable delay all  
28 consumer credit reporting agencies that compile and maintain files on consumers on a  
29 nationwide basis and provide the agencies with the timing, distribution, and content of  
30 the notices to state residents.

31 (b) This section may not be construed to require the information collector to

1 provide the consumer reporting agencies identified under (a) of this section with the  
2 names or other personal information of the state residents whose personal information  
3 was subject to the breach.

4 (c) This section does not apply to an information collector who is subject to  
5 the Gramm-Leach-Bliley Financial Modernization Act.

6 (d) In this section, "consumer credit reporting agency that compiles and  
7 maintains files on consumers on a nationwide basis" has the meaning given to  
8 "consumer reporting agency that compiles and maintains files on consumers on a  
9 nationwide basis" in 15 U.S.C. 1681a(p).

10 **Sec. 45.48.050. Exception for employees and agents.** In AS 45.48.010 -  
11 45.48.090, the good faith acquisition of personal information by an employee or agent  
12 of an information collector for a legitimate purpose of the information collector is not  
13 a breach of the security of the information system if the employee or agent does not  
14 use the personal information for a purpose unrelated to a legitimate purpose of the  
15 information collector and does not make further unauthorized disclosure of the  
16 personal information.

17 **Sec. 45.48.060. Waivers.** A waiver of AS 45.48.010 - 45.48.090 is void and  
18 unenforceable.

19 **Sec. 45.48.070. Treatment of certain breaches.** (a) If a breach of the security  
20 of the information system containing personal information on a state resident that is  
21 maintained by an information recipient occurs, the information recipient is not  
22 required to comply with AS 45.48.010 - 45.48.030. However, immediately after the  
23 information recipient discovers the breach, the information recipient shall notify the  
24 information distributor who owns the personal information or who licensed the use of  
25 the personal information to the information recipient about the breach and cooperate  
26 with the information distributor as necessary to allow the information distributor to  
27 comply with (b) of this section. In this subsection, "cooperate" means sharing with the  
28 information distributor information relevant to the breach, except for confidential  
29 business information or trade secrets.

30 (b) If an information recipient notifies an information distributor of a breach  
31 under (a) of this section, the information distributor shall comply with AS 45.48.010 -

1 45.48.030 as if the breach occurred to the information system maintained by the  
2 information distributor.

3 **Sec. 45.48.080. Violations.** (a) If an information collector who is a  
4 governmental agency violates AS 45.48.010 - 45.48.090 with regard to the personal  
5 information of a state resident, the information collector

6 (1) is liable to the state for a civil penalty of up to \$500 for each state  
7 resident who was not notified under AS 45.48.010 - 45.48.090, but the total civil  
8 penalty may not exceed \$50,000; and

9 (2) may be enjoined from further violations.

10 (b) If an information collector who is not a governmental agency violates  
11 AS 45.48.010 - 45.48.090 with regard to the personal information of a state resident,  
12 the violation is an unfair or deceptive act or practice under AS 45.50.471 - 45.50.561.

13 However,

14 (1) the information collector is not subject to the civil penalties  
15 imposed under AS 45.50.551 but is liable to the state for a civil penalty of up to \$500  
16 for each state resident who was not notified under AS 45.48.010 - 45.48.090, except  
17 that the total civil penalty may not exceed \$50,000; and

18 (2) damages that may be awarded against the information collector  
19 under

20 (A) AS 45.50.531 are limited to actual economic damages that  
21 do not exceed \$500; and

22 (B) AS 45.50.537 are limited to actual economic damages.

23 (c) The Department of Administration may enforce (a) of this section against a  
24 governmental agency. The procedure for review of an order or action of the  
25 department under this subsection is the same as the procedure provided by AS 44.62  
26 (Administrative Procedure Act), except that the office of administrative hearings  
27 (AS 44.64.010) shall conduct the hearings in contested cases and the decision may be  
28 appealed under AS 44.64.030(c).

29 **Sec. 45.48.090. Definitions.** In AS 45.48.010 - 45.48.090,

30 (1) "breach of the security" means unauthorized acquisition, or  
31 reasonable belief of unauthorized acquisition, of personal information that

1       compromises the security, confidentiality, or integrity of the personal information  
 2       maintained by the information collector; in this paragraph, "acquisition" includes  
 3       acquisition by

4                       (A) photocopying, facsimile, or other paper-based method;

5                       (B) a device, including a computer, that can read, write, or  
 6       store information that is represented in numerical form; or

7                       (C) a method not identified by (A) or (B) of this paragraph;

8       (2) "covered person" means a

9                       (A) person doing business;

10                      (B) a governmental agency; or

11                      (C) a person with more than 10 employees;

12       (3) "governmental agency" means a state or local governmental  
 13       agency, except for an agency of the judicial branch;

14       (4) "information collector" means a covered person who owns or  
 15       licenses personal information in any form if the personal information includes  
 16       personal information on a state resident;

17       (5) "information distributor" means a person who is an information  
 18       collector and who owns or licenses personal information to an information recipient;

19       (6) "information recipient" means a person who is an information  
 20       collector but who does not own or have the right to license to another information  
 21       collector the personal information received by the person from an information  
 22       distributor;

23       (7) "personal information" means information in any form on an  
 24       individual that is not encrypted or redacted, or is encrypted and the encryption key has  
 25       been accessed or acquired, and that consists of a combination of

26                      (A) an individual's name; in this subparagraph, "individual's  
 27       name" means a combination of an individual's

28                               (i) first name or first initial; and

29                               (ii) last name; and

30                      (B) one or more of the following information elements:

31                               (i) the individual's social security number;

1 (ii) the individual's driver's license number or state  
2 identification card number;

3 (iii) except as provided in (iv) of this subparagraph, the  
4 individual's account number, credit card number, or debit card number;

5 (iv) if an account can only be accessed with a personal  
6 code, the number in (iii) of this subparagraph and the personal code; in  
7 this sub-subparagraph, "personal code" means a security code, an  
8 access code, a personal identification number, or a password;

9 (v) passwords, personal identification numbers, or other  
10 access codes for financial accounts.

11 **Article 2. Credit Report and Credit Score Security Freeze.**

12 **Sec. 45.48.100. Security freeze authorized.** A consumer may prohibit a  
13 consumer credit reporting agency from releasing the consumer's credit report or credit  
14 score without the express authorization of the consumer by placing a security freeze  
15 on the consumer's credit report.

16 **Sec. 45.48.110. Placement of security freeze.** (a) To place a security freeze, a  
17 consumer shall make the request to the consumer credit reporting agency

18 (1) by mail to the address designated by the consumer credit reporting  
19 agency to receive security freeze requests; or

20 (2) as allowed by (b) of this section.

21 (b) A consumer may make a request under (a) of this section by telephone or  
22 by fax, the Internet, or other electronic media if the consumer credit reporting agency  
23 has developed procedures for using the telephone or an electronic medium to receive  
24 and process the request in an expedited manner.

25 (c) A consumer credit reporting agency shall place a security freeze within  
26 five business days after receiving a request under (a) or (b) of this section and proper  
27 identification from the consumer.

28 **Sec. 45.48.120. Confirmation of security freeze.** (a) Within 10 business days  
29 after a consumer makes the request under AS 45.48.110, a consumer credit reporting  
30 agency shall send a written confirmation of the placement of the security freeze to the  
31 consumer. The confirmation must also inform the consumer that the consumer credit

1 reporting agency may charge, as allowed by AS 45.48.160, a fee for third-party access  
2 during the security freeze.

3 (b) At the same time that the consumer credit reporting agency sends a  
4 confirmation under (a) of this section, the consumer credit reporting agency shall  
5 provide the consumer with a unique personal identification number, password, or  
6 similar device to be used by the consumer when the consumer authorizes the release of  
7 the consumer's credit report or credit score under AS 45.48.130.

8 **Sec. 45.48.130. Access and actions during security freeze.** (a) While a  
9 security freeze is in place, a consumer credit reporting agency shall allow a third party  
10 access to a consumer's credit report or credit score if the consumer requests that the  
11 consumer credit reporting agency allow the access.

12 (b) To make a request under (a) of this section, the consumer shall contact the  
13 consumer credit reporting agency by mail at the address designated by the consumer  
14 credit reporting agency to receive security freeze requests or as allowed by (c) of this  
15 section, authorize the consumer credit reporting agency to allow the access, and  
16 provide the consumer credit reporting agency with

17 (1) proper identification to verify the consumer's identity;

18 (2) the unique personal identification number, password, or similar  
19 device provided under AS 45.48.120(b); and

20 (3) the proper information necessary to identify the third party to  
21 whom the consumer credit reporting agency may allow the access or the time period  
22 during which the consumer credit reporting agency may allow the access to third  
23 parties who request the access.

24 (c) In addition to making the request by mail, a consumer may make a request  
25 under (a) of this section by telephone or by fax, the Internet, or other electronic media  
26 if the consumer credit reporting agency has developed procedures for using the  
27 telephone or an electronic medium to receive and process the request in an expedited  
28 manner.

29 (d) Except as provided by (e) of this section, a consumer credit reporting  
30 agency that receives a request from a consumer under (b) or (c) of this section shall  
31 comply with the request within 15 minutes after receiving the request by telephone or

1 by an electronic medium or within three business days after receiving the request by  
2 mail.

3 (e) A consumer credit reporting agency is not required to comply with a  
4 request under (a) of this section within the 15 minutes required by (d) of this section if

5 (1) the consumer fails to satisfy the requirements of (b) of this section;

6 (2) one of the following events prevents the consumer credit reporting  
7 agency from removing the security freeze within 15 minutes:

8 (A) an act of God, including a fire, earthquake, hurricane,  
9 storm, or similar natural disaster or phenomenon;

10 (B) an unauthorized or illegal act by another person, including  
11 terrorism, sabotage, riot, vandalism, labor strike, labor dispute disrupting  
12 operations, or similar occurrence;

13 (C) an operational interruption, including an electrical failure,  
14 unanticipated delay in equipment or replacement part delivery, computer  
15 hardware or software failure inhibiting response time, or similar disruption;

16 (D) governmental action, including an emergency order or  
17 regulation, a judicial law enforcement action, or a similar directive;

18 (E) regularly scheduled maintenance during other than normal  
19 business hours of the consumer credit reporting agency's systems, or updates to  
20 the consumer credit reporting agency's systems;

21 (F) commercially reasonable maintenance of, or repair to, the  
22 consumer credit reporting agency's systems that is unexpected or unscheduled;  
23 or

24 (3) the request is received outside of normal business hours.

25 (f) If a security freeze is in place, a consumer credit reporting agency may not  
26 release the credit report or credit score to a third party without the prior express  
27 authorization of the consumer.

28 (g) If a security freeze is in place on a consumer's credit report and credit  
29 score and if a third party applies to a consumer credit reporting agency to provide the  
30 third party with access to the consumer's credit report or credit score, the consumer  
31 credit reporting agency and the third party may treat the third party's application as

1 incomplete unless the consumer authorizes the access under (a) of this section.

2 (h) If a security freeze is in place, a consumer credit reporting agency may not  
3 change the consumer's official information in the consumer's credit report and credit  
4 score without sending a written statement of the change to the consumer within 30  
5 days after the change is made. A consumer credit reporting agency is not required to  
6 send a written statement if the consumer credit reporting agency makes a technical  
7 change in the consumer's official information. If a consumer credit reporting agency  
8 makes a change, other than a technical change, in a consumer's address, the consumer  
9 credit reporting agency shall send the written statement to the consumer at both the  
10 new address and the former address. In this subsection,

11 (1) "official information" means name, birth date, social security  
12 number, and address;

13 (2) "technical change" means changing spelling, transposing numbers  
14 or letters, abbreviating a word, or spelling out an abbreviation.

15 (i) This section is not intended to prevent a consumer credit reporting agency  
16 from advising a third party that requests access to a consumer's credit report or credit  
17 score that a security freeze is in effect.

18 (j) The procedures used by a consumer credit reporting agency for  
19 implementing the provisions of this section may include the use of telephone,  
20 facsimile, or electronic means if making the disclosure by the electronic means is  
21 consistent with the provisions regarding electronic records and signatures required for  
22 notices legally required to be in writing under 15 U.S.C. 7001 et seq. (Electronic  
23 Signatures in Global and National Commerce Act).

24 **Sec. 45.48.140. Removal of security freeze.** (a) Except as provided by  
25 AS 45.48.130, a consumer credit reporting agency may not remove a security freeze  
26 unless

27 (1) the consumer requests that the consumer credit reporting agency  
28 remove the security freeze under (b) of this section; or

29 (2) the consumer made a material misrepresentation of fact to the  
30 consumer credit reporting agency when the consumer requested the security freeze  
31 under AS 45.48.110; if a consumer credit reporting agency intends to remove a

1 security freeze on a consumer's credit report under this paragraph, the consumer credit  
2 reporting agency shall notify the consumer in writing before removing the security  
3 freeze.

4 (b) A consumer credit reporting agency shall remove a security freeze within  
5 three business days after receiving a request for removal from the consumer who  
6 requested the security freeze.

7 (c) To make a request under (b) of this section, the consumer shall contact the  
8 consumer credit reporting agency by mail or as allowed by (d) of this section,  
9 authorize the consumer credit reporting agency to remove the security freeze, and  
10 provide the consumer credit reporting agency with

11 (1) proper identification to verify the consumer's identity; and

12 (2) the unique personal identification number, password, or similar  
13 device provided under AS 45.48.120(b).

14 (d) In addition to mail, a consumer may make a request under (b) of this  
15 section by telephone or by fax, the Internet, or other electronic media if the consumer  
16 credit reporting agency has developed procedures for using the telephone or an  
17 electronic medium to receive and process the request in an expedited manner.

18 **Sec. 45.48.150. Prohibition.** When dealing with a third party, a consumer  
19 credit reporting agency may not suggest, state, or imply that a consumer's security  
20 freeze reflects a negative credit score, history, report, or rating.

21 **Sec. 45.48.160. Charges.** (a) Except as provided by (b), (c), or (d) of this  
22 section, a consumer credit reporting agency may not charge a consumer to place or  
23 remove a security freeze, to provide access under AS 45.48.130, or to take any other  
24 action, including the issuance of a personal identification number, password, or similar  
25 device under AS 45.48.120, that is related to the placement of, removal of, or allowing  
26 access to a credit report or credit score on which a security freeze has been placed.

27 (b) A consumer credit reporting agency may charge a consumer \$5 for placing  
28 a security freeze.

29 (c) A consumer credit reporting agency may charge the consumer \$2 for each  
30 access request made by the consumer. In this subsection, "access request" means a  
31 request made by the consumer under AS 45.48.130 to allow third-party access to the

1 consumer's credit report or credit score on which a security freeze has been placed.

2 (d) If a consumer fails to retain a personal identification number, password, or  
3 similar device issued under AS 45.48.120, a consumer credit reporting agency may  
4 charge the consumer up to \$5 for each time after the first time that the consumer credit  
5 reporting agency issues the consumer another personal identification number,  
6 password, or similar device because the consumer failed to retain the personal  
7 identification number, password, or similar device.

8 (e) A consumer credit reporting agency may not charge a consumer a fee  
9 under (b) or (c) of this section if the consumer has been a victim of identity theft and  
10 provides the consumer credit reporting agency with a complaint filed by the consumer  
11 with a law enforcement agency.

12 **Sec. 45.48.170. Notice of rights.** When a consumer credit reporting agency is  
13 required to give a consumer a summary of rights under 15 U.S.C. 1681g of the Fair  
14 Credit Reporting Act, a consumer credit reporting agency shall also give the consumer  
15 the following notice:

16 **Consumers Have the Right to Obtain a Security Freeze**

17 You may obtain a security freeze on your credit report and  
18 credit score for \$5 to protect your privacy and ensure that credit is not  
19 granted in your name without your knowledge. You may not have to  
20 pay the \$5 charge if you are a victim of identity theft. You have a right  
21 to place a security freeze on your credit report and credit score under  
22 state law (AS 45.48.100 - 45.48.290).

23 The security freeze will prohibit a consumer credit reporting  
24 agency from releasing your credit score and any information in your  
25 credit report without your express authorization or approval.

26 The security freeze is designed to prevent credit, loans, and  
27 other services from being approved in your name without your consent.  
28 However, you should be aware that using a security freeze to take  
29 control over who gets access to the personal and financial information  
30 in your credit report and credit score may delay, interfere with, or  
31 prohibit the timely approval of any subsequent request or application

1 you make regarding a new loan, credit, a mortgage, a governmental  
2 service, a governmental payment, a cellular telephone, a utility, an  
3 Internet credit card application, an extension of credit at point of sale,  
4 and other items and services.

5 When you place a security freeze on your credit report and  
6 credit score, within 10 business days you will be provided a personal  
7 identification number, password, or similar device to use if you choose  
8 to remove the freeze on your credit report and credit score or to  
9 temporarily authorize the release of your credit report and credit score  
10 to a specific third party or specific third parties or for a specific period  
11 of time after the freeze is in place. To provide that authorization, you  
12 must contact the consumer credit reporting agency and provide all of  
13 the following:

- 14 (1) proper identification to verify your identity;
- 15 (2) the personal identification number, password, or  
16 similar device provided by the consumer credit reporting agency;
- 17 (3) proper information necessary to identify the third  
18 party or third parties who are authorized to receive the credit report and  
19 credit score or the specific period of time for which the credit report  
20 and credit score are to be available to third parties.

21 A consumer credit reporting agency that receives your request  
22 to temporarily lift a freeze on a credit report and credit score is required  
23 to comply with the request within 15 minutes, except after normal  
24 business hours and under certain other conditions, after receiving your  
25 request if you make the request by telephone, or an electronic method if  
26 the agency provides an electronic method, or within three business days  
27 after receiving your request if you make the request by mail. The  
28 consumer credit reporting agency may charge you \$2 to temporarily lift  
29 the freeze.

30 A security freeze does not apply to circumstances where you  
31 have an existing account relationship and a copy of your credit report

1 and credit score are requested by your existing creditor or its agents or  
 2 affiliates for certain types of account review, collection, fraud control,  
 3 or similar activities.

4 If you are actively seeking credit, you should understand that  
 5 the procedures involved in lifting a security freeze may slow your own  
 6 applications for credit. You should plan ahead and lift a freeze, either  
 7 completely if you are shopping around, or specifically for a certain  
 8 creditor, days before applying for new credit.

9 You have a right to bring a civil action against someone who  
 10 violates your rights under these laws on security freezes. The action can  
 11 be brought against a consumer credit reporting agency.

12 **Sec. 45.48.180. Notification after violation.** If a consumer credit reporting  
 13 agency violates a security freeze by releasing a consumer's credit report or credit  
 14 score, the consumer credit reporting agency shall notify the consumer within five  
 15 business days after discovering or being notified of the release, and the information in  
 16 the notice must include an identification of the information released and of the third  
 17 party who received the information.

18 **Sec. 45.48.190. Resellers.** A consumer credit reporting agency that acts as a  
 19 reseller of consumer information shall honor a security freeze placed on a consumer's  
 20 credit report and credit score by another consumer credit reporting agency.

21 **Sec. 45.48.200. Violations and penalties.** (a) A consumer who suffers  
 22 damages as a result of a person's violation of AS 45.48.100 - 45.48.290 may bring an  
 23 action in court against the person and recover, in the case of a violation where the  
 24 person acted

25 (1) negligently, actual economic damages, court costs allowed by the  
 26 rules of court, and full reasonable attorney fees;

27 (2) knowingly,

28 (A) damages as described in (1) of this subsection;

29 (B) punitive damages that are not less than \$100 nor more than  
 30 \$5,000 for each violation as the court determines to be appropriate; and

31 (C) other relief that the court determines to be appropriate.

1 (b) A consumer may bring an action in court against a person for a violation or  
 2 threatened violation of AS 45.48.100 - 45.48.290 for injunctive relief, whether or not  
 3 the consumer seeks another remedy under this section.

4 (c) Notwithstanding (a)(2) of this section, a person who knowingly violates  
 5 AS 45.48.100 - 45.48.290 is liable in a class action for an amount that the court  
 6 allows. When determining the amount of an award in a class action under this  
 7 subsection, the court shall consider, among the relevant factors, the amount of any  
 8 actual damages awarded, the frequency of the violations, the resources of the violator,  
 9 and the number of consumers adversely affected.

10 (d) In this section, "knowingly" has the meaning given in AS 11.81.900.

11 **Sec. 45.48.210. Exemptions.** (a) The provisions of AS 45.48.100 - 45.48.290  
 12 do not apply to the use of a credit report by

13 (1) a person, the person's subsidiary, affiliate, or agent, or the person's  
 14 assignee with whom a consumer has or, before the assignment, had an account,  
 15 contract, or debtor-creditor relationship if the purpose of the use is to review the  
 16 consumer's account or to collect a financial obligation owing on the account, contract,  
 17 or debt;

18 (2) a subsidiary, an affiliate, an agent, an assignee, or a prospective  
 19 assignee of a person to whom access has been granted under AS 45.48.130 if the  
 20 purpose of the use is to facilitate the extension of credit or another permissible use;

21 (3) a person acting under a court order, warrant, or subpoena;

22 (4) an agency of a state or municipality that administers a program for  
 23 establishing and enforcing child support obligations;

24 (5) the Department of Health and Social Services, its agents, or its  
 25 assigns when investigating fraud;

26 (6) the Department of Revenue, its agents, or its assigns when  
 27 investigating or collecting delinquent taxes or unpaid court orders or when  
 28 implementing its other statutory responsibilities;

29 (7) a person if the purpose of the use is prescreening allowed under 15  
 30 U.S.C. 1681b(c) of the Fair Credit Reporting Act;

31 (8) a person administering a credit file monitoring subscription service

1 to which the consumer has subscribed;

2 (9) a person providing a consumer with a copy of the consumer's credit  
3 report or credit score at the consumer's request;

4 (10) a person if the data base or file of the consumer credit reporting  
5 agency consists entirely of information concerning and used solely for one or more of  
6 the following purposes:

7 (A) criminal record information;

8 (B) personal loss history information;

9 (C) fraud prevention or detection;

10 (D) tenant screening; or

11 (E) employment screening; or

12 (11) a person for use for insurance purposes in setting a rate, adjusting  
13 a rate, adjusting a claim, or underwriting, except that this paragraph may not be  
14 interpreted to authorize an insurance practice that is prohibited by other law; this  
15 paragraph may not be interpreted to affect AS 21.36.460 or AS 21.39.035.

16 (b) Except as provided by AS 45.48.190, the provisions of AS 45.48.100 -  
17 45.48.290 do not apply to a person when acting only as a reseller of consumer  
18 information.

19 **Sec. 45.48.290. Definitions.** In AS 45.48.100 - 45.48.290,

20 (1) "account review" means activities related to account maintenance,  
21 account monitoring, credit line increases, and account upgrades and enhancements;

22 (2) "consumer" means an individual who is the subject of a credit  
23 report or credit score;

24 (3) "consumer credit reporting agency" has the meaning given in  
25 AS 45.48.990, but does not include a person who issues reports

26 (A) on incidents of fraud or authorizations for the purpose of  
27 approving or processing negotiable instruments, electronic funds transfers, or  
28 similar methods of payments; or

29 (B) regarding account closures because of fraud, substantial  
30 overdrafts, automated teller machine abuse, or similar negative information  
31 regarding a consumer to inquiring banks or other financial institutions for use

1           only in reviewing consumer requests for deposit accounts at the inquiring  
2           banks or financial institutions;

3                   (4) "reseller of consumer information" means a person who assembles  
4           and merges information contained in the data bases of consumer credit reporting  
5           agencies and does not maintain a permanent data base of consumer information from  
6           which new consumer credit reports are produced;

7                   (5) "security freeze" means a prohibition against a consumer credit  
8           reporting agency's releasing a consumer's credit report or credit score without the  
9           express authorization of the consumer;

10                   (6) "third party" means a person who is not

11                           (A) the consumer who is the subject of the consumer's credit  
12           report or credit score; or

13                           (B) the consumer credit reporting agency that is holding the  
14           consumer's credit report or credit score.

15                           **Article 3. Protection of Social Security Number.**

16                   **Sec. 45.48.400. Use of social security number.** (a) A person may not

17                           (1) intentionally communicate or otherwise make available to the  
18           general public an individual's social security number;

19                           (2) print an individual's social security number on a card required for  
20           the individual to access products or services provided by the person;

21                           (3) require an individual to transmit the individual's social security  
22           number over the Internet unless the Internet connection is secure or the social security  
23           number is encrypted;

24                           (4) require an individual to use the individual's social security number  
25           to access an Internet site unless a password, a unique personal identification number,  
26           or another authentication device is also required to access the site; or

27                           (5) print an individual's social security number on material that is  
28           mailed to the individual unless

29                                   (A) local, state, or federal law, including a regulation adopted  
30           under AS 45.48.470, expressly authorizes placement of the social security  
31           number on the material; or

1 (B) the social security number is included on an application or  
 2 other form, including a document sent as a part of an application process or an  
 3 enrollment process, sent by mail to establish, amend, or terminate an account, a  
 4 contract, or a policy, or to confirm the accuracy of the social security number;  
 5 however, a social security number allowed to be mailed under this  
 6 subparagraph may not be printed, in whole or in part, on a postcard or other  
 7 mailer that does not require an envelope, or in a manner that makes the social  
 8 security number visible on the envelope or without the envelope's being  
 9 opened.

10 (b) The prohibitions in (a) of this section do not apply if the person is  
 11 engaging in the business of government and

12 (1) is authorized by law to communicate or otherwise make available  
 13 to the general public the individual's social security number; or

14 (2) the communicating or otherwise making available of the  
 15 individual's social security number is required for the performance of the person's  
 16 duties or responsibilities as provided by law.

17 **Sec. 45.48.410. Request and collection.** (a) A person who does business in the  
 18 state, including the business of government, may not request or collect from an  
 19 individual the individual's social security number. This subsection does not prohibit a  
 20 person from asking for another form of identification from the individual.

21 (b) The prohibition in (a) of this section does not apply

22 (1) if the person is authorized by local, state, or federal law, including  
 23 a regulation adopted under AS 45.48.470, to demand proof of the individual's social  
 24 security number, to request or collect the individual's social security number, or to  
 25 submit the individual's social security number to the local, state, or federal  
 26 government;

27 (2) if the person is engaging in the business of government and

28 (A) is authorized by law to request or collect the individual's  
 29 social security number; or

30 (B) the request or collection of the individual's social security  
 31 number is required for the performance of the person's duties or

1 responsibilities as provided by law;

2 (3) to a person subject to or a transaction regulated by the Gramm-  
3 Leach-Bliley Financial Modernization Act for a purpose authorized by the Gramm-  
4 Leach-Bliley Financial Modernization Act;

5 (4) to a person subject to or a transaction regulated by the Fair Credit  
6 Reporting Act for a purpose authorized by the Fair Credit Reporting Act;

7 (5) if the request or collection is for a background check on the  
8 individual, for fraud prevention, for medical treatment, for law enforcement or other  
9 government purposes, for the individual's employment, including employment  
10 benefits, or for verification of the individual's age;

11 (6) if the request or collection does not have independent economic  
12 value, is incidental to a larger transaction or a larger anticipated transaction, and is  
13 necessary to verify the identity of the individual;

14 (7) to an insurer regulated by AS 21; in this paragraph, "insurer" has  
15 the meaning given in AS 21.90.900; or

16 (8) to a hospital service corporation or a medical service corporation  
17 regulated under AS 21.87; in this paragraph, "hospital service corporation" and  
18 "medical service corporation" have the meanings given in AS 21.87.330.

19 **Sec. 45.48.420. Sale, lease, loan, trade, or rental.** (a) A person may not sell,  
20 lease, loan, trade, or rent an individual's social security number to a third party.

21 (b) The prohibition in (a) of this section does not apply if the sale, lease, loan,  
22 trade, or rental is

23 (1) authorized by local, state, or federal law, including a regulation  
24 adopted under AS 45.48.470;

25 (2) by a person subject to or for a transaction regulated by the Gramm-  
26 Leach-Bliley Financial Modernization Act for a purpose authorized by the Gramm-  
27 Leach-Bliley Financial Modernization Act;

28 (3) by a person subject to or for a transaction regulated by the Fair  
29 Credit Reporting Act for a purpose authorized by the Fair Credit Reporting Act; or

30 (4) part of a report prepared by a consumer credit reporting agency in  
31 response to a request by a person and the person submits the social security number as

1 part of the request to the consumer credit reporting agency for the preparation of the  
2 report.

3 (c) Nothing in this section prevents a business from transferring social security  
4 numbers to another person if the transfer is part of the sale or other transfer of the  
5 business to the other person.

6 (d) A transfer of an individual's social security number for the sole purpose of  
7 identifying a person about whom a report or database check is ordered, received, or  
8 provided is not a sale, lease, loan, trade, or rental of a social security number under  
9 this section.

10 (e) A person who knowingly violates (a) of this section is guilty of a class A  
11 misdemeanor. In this subsection, "knowingly" has the meaning given in AS 11.81.900.

12 **Sec. 45.48.430. Disclosure.** (a) A person doing business, including the  
13 business of government, may not disclose an individual's social security number to a  
14 third party.

15 (b) The prohibition in (a) of this section does not apply if

16 (1) the disclosure is authorized by local, state, or federal law, including  
17 a regulation adopted under AS 45.48.470;

18 (2) the person is engaging in the business of government and

19 (A) is authorized by law to disclose the individual's social  
20 security number; or

21 (B) the disclosure of the individual's social security number is  
22 required for the performance of the person's duties or responsibilities as  
23 provided by law;

24 (3) the disclosure is to a person subject to or for a transaction regulated  
25 by the Gramm-Leach-Bliley Financial Modernization Act, and the disclosure is for a  
26 purpose authorized by the Gramm-Leach-Bliley Financial Modernization Act or to  
27 facilitate a transaction of the individual;

28 (4) the disclosure is to a person subject to or for a transaction regulated  
29 by the Fair Credit Reporting Act, and the disclosure is for a purpose authorized by the  
30 Fair Credit Reporting Act;

31 (5) the disclosure is part of a report prepared by a consumer credit

1 reporting agency in response to a request by a person and the person submits the social  
2 security number as part of the request to the consumer credit reporting agency for the  
3 preparation of the report; or

4 (6) the disclosure is for a background check on the individual, identity  
5 verification, fraud prevention, medical treatment, law enforcement or other  
6 government purposes, or the individual's employment, including employment benefits.

7 **Sec. 45.48.440. Interagency disclosure.** Notwithstanding the other provisions  
8 of AS 45.48.400 - 45.48.480, a state or local governmental agency may disclose an  
9 individual's social security number to another state or local governmental agency or to  
10 an agency of the federal government if the disclosure is required in order for the  
11 agency to carry out the agency's duties and responsibilities.

12 **Sec. 45.48.450. Exception for employees, agents, and independent**  
13 **contractors.** (a) Notwithstanding the other provisions of AS 45.48.400 - 45.48.480, a  
14 person may disclose an individual's social security number to an employee or agent of  
15 the person for a legitimate purpose established by and as directed by the person, but  
16 the employee or agent may not use the social security number for another purpose or  
17 make an unauthorized disclosure of the individual's personal information.

18 (b) Notwithstanding the other provisions of AS 45.48.400 - 45.48.480, and  
19 except as provided for an agent under (a) of this section, a person may disclose an  
20 individual's social security number to an independent contractor of the person to  
21 facilitate the purpose or transaction for which the individual initially provided the  
22 social security number to the person, but the independent contractor may not use the  
23 social security number for another purpose or make an unauthorized disclosure of the  
24 individual's personal information. In this subsection, "independent contractor"  
25 includes a debt collector.

26 **Sec. 45.48.460. Employment-related exception.** The provisions of  
27 AS 45.48.400 - 45.48.480 may not be construed to restrict a person's use or exchange  
28 of an individual's social security number

29 (1) in the course of the administration of a claim, benefit, or procedure  
30 related to the individual's employment by the person, including the individual's  
31 termination from employment, retirement from employment, and injury suffered

1 during the course of employment; or

2 (2) to check on an unemployment insurance claim of the individual.

3 **Sec. 45.48.470. Agency regulations.** If regulations are necessary in order for a  
4 state agency to carry out the state agency's duties and responsibilities, a state agency  
5 may adopt regulations under AS 44.62 (Administrative Procedure Act) to establish  
6 when the state agency or a person regulated by the state agency may

7 (1) print an individual's social security number on material that is  
8 mailed to the individual;

9 (2) demand proof from an individual of the individual's social security  
10 number, collect from an individual the individual's social security number, or submit  
11 an individual's social security number to a local, state, or federal agency;

12 (3) ask an individual to provide the state agency with the individual's  
13 social security number;

14 (4) disclose an individual's social security number to a third party;

15 (5) sell, lease, loan, trade, or rent an individual's social security number  
16 to a third party.

17 **Sec. 45.48.480. Penalties.** (a) A person who knowingly violates AS 45.48.400  
18 - 45.48.430 is liable to the state for a civil penalty not to exceed \$3,000.

19 (b) An individual may bring a civil action in court against a person who  
20 knowingly violates AS 45.48.400 - 45.48.430 and may recover actual economic  
21 damages, court costs allowed by the rules of court, and full reasonable attorney fees.

22 (c) In this section, "knowingly" has the meaning given in AS 11.81.900.

#### 23 **Article 4. Disposal of Records.**

24 **Sec. 45.48.500. Disposal of records.** (a) When disposing of records that  
25 contain personal information, a business and a governmental agency shall take all  
26 reasonable measures necessary to protect against unauthorized access to or use of the  
27 records.

28 (b) Notwithstanding (a) of this section, if a business or governmental agency  
29 has otherwise complied with the provisions of AS 45.48.500 - 45.48.590 in the  
30 selection of a third party engaged in the business of record destruction, the business or  
31 governmental agency is not liable for the disposal of records under AS 45.48.500 -

1 45.48.590 after the business or governmental agency has relinquished control of the  
2 records to the third party for the destruction of the records.

3 (c) A business or governmental agency is not liable for the disposal of records  
4 under AS 45.48.500 - 45.48.590 after the business or governmental agency has  
5 relinquished control of the records to the individual to whom the records pertain.

6 **Sec. 45.48.510. Measures to protect access.** The measures that may be taken  
7 to comply with AS 45.48.500 include

8 (1) implementing and monitoring compliance with policies and  
9 procedures that require the burning, pulverizing, or shredding of paper documents  
10 containing personal information so that the personal information cannot practicably be  
11 read or reconstructed;

12 (2) implementing and monitoring compliance with policies and  
13 procedures that require the destruction or erasure of electronic media and other  
14 nonpaper media containing personal information so that the personal information  
15 cannot practicably be read or reconstructed;

16 (3) after due diligence, entering into a written contract with a third  
17 party engaged in the business of record destruction to dispose of records containing  
18 personal information in a manner consistent with AS 45.48.500 - 45.48.590.

19 **Sec. 45.48.520. Due diligence.** In AS 45.48.510(3), due diligence ordinarily  
20 includes performing one or more of the following:

21 (1) reviewing an independent audit of the third party's operations and  
22 its compliance with AS 45.48.500 - 45.48.590;

23 (2) obtaining information about the third party from several references  
24 or other reliable sources and requiring that the third party be certified by a recognized  
25 trade association or similar organization with a reputation for high standards of quality  
26 review; or

27 (3) reviewing and evaluating the third party's information security  
28 policies and procedures, or taking other appropriate measures to determine the  
29 competency and integrity of the third party.

30 **Sec. 45.48.530. Policy and procedures.** A business or governmental agency  
31 shall adopt written policies and procedures that relate to the adequate destruction and

1 proper disposal of records containing personal information and that are consistent with  
2 AS 45.48.500 - 45.48.590.

3 **Sec. 45.48.540. Exemptions.** (a) A business or a governmental agency is not  
4 required to comply with AS 45.48.500 - 45.48.530 if federal law requires that the  
5 business or governmental agency act in a way that does not comply with AS 45.48.500  
6 - 45.48.530.

7 (b) A business is not required to comply with AS 45.48.500 - 45.48.530 if

8 (1) the business is subject to and in compliance with the Gramm-  
9 Leach-Bliley Financial Modernization Act; or

10 (2) the manner of the disposal of the records of the business is subject  
11 to 15 U.S.C. 1681w of the Fair Credit Reporting Act and the business is complying  
12 with 15 U.S.C. 1861w.

13 **Sec. 45.48.550. Civil penalty.** (a) An individual, a business, or a governmental  
14 agency that knowingly violates AS 45.48.500 - 45.48.590 is liable to the state for a  
15 civil penalty not to exceed \$3,000.

16 (b) In this section, "knowingly" has the meaning given in AS 11.81.900.

17 **Sec. 45.48.560. Court action.** An individual who is damaged by a violation of  
18 AS 45.48.500 - 45.48.590 may bring a civil action in court to enjoin further violations  
19 and to recover for the violation actual economic damages, court costs allowed by the  
20 rules of court, and full reasonable attorney fees.

21 **Sec. 45.48.590. Definitions.** In AS 45.48.500 - 45.48.590,

22 (1) "business" means a person who conducts business in the state or a  
23 person who conducts business and maintains or otherwise possesses personal  
24 information on state residents; in this paragraph,

25 (A) "conducts business" includes engaging in activities as a  
26 financial institution organized, chartered, or holding a license or authorization  
27 certificate under the laws of this state, another state, the United States, or  
28 another country;

29 (B) "possesses" includes possession for the purpose of  
30 destruction;

31 (2) "dispose" means

1 (A) the discarding or abandonment of records containing  
2 personal information;

3 (B) the sale, donation, discarding, or transfer of

4 (i) any medium, including computer equipment or  
5 computer media, that contains records of personal information;

6 (ii) nonpaper media, other than that identified under (i)  
7 of this subparagraph, on which records of personal information are  
8 stored; and

9 (iii) equipment for nonpaper storage of information;

10 (3) "governmental agency" means a state or local governmental  
11 agency, except for an agency of the judicial branch;

12 (4) "personal information" means

13 (A) an individual's passport number, driver's license number,  
14 state identification number, bank account number, credit card number, debit  
15 card number, other payment card number, financial account information, or  
16 information from a financial application; or

17 (B) a combination of an individual's

18 (i) name; and

19 (ii) medical information, insurance policy number,  
20 employment information, or employment history;

21 (5) "records" means material on which information that is written,  
22 drawn, spoken, visual, or electromagnetic is recorded or preserved, regardless of  
23 physical form or characteristics, but does not include publicly available information  
24 containing names, addresses, telephone numbers, or other information an individual  
25 has voluntarily consented to have publicly disseminated or listed.

26 **Article 5. Factual Declaration of Innocence after Identity Theft; Right to File Police**  
27 **Report Regarding Identity Theft.**

28 **Sec. 45.48.600. Factual declaration of innocence after identity theft.** (a) A  
29 victim of identity theft may petition the superior court for a determination that the  
30 victim is factually innocent of a crime if

31 (1) the perpetrator of the identity theft was arrested for, cited for, or

1 convicted of the crime using the victim's identity;

2 (2) a criminal complaint was filed against the perpetrator of the  
3 identity theft; and

4 (3) the victim's identity was mistakenly associated with a record of a  
5 conviction for a crime.

6 (b) In addition to a petition by a victim under (a) of this section, the  
7 department may petition the superior court for a determination under (a) of this  
8 section, or the superior court may, on its own motion, make a determination under (a)  
9 of this section.

10 **Sec. 45.48.610. Basis for determination.** A determination of factual  
11 innocence under AS 45.48.600 may be heard and made on declarations, affidavits,  
12 police reports, or other material, relevant, and reliable information submitted by the  
13 parties or ordered to be made a part of the record by the court.

14 **Sec. 45.48.620. Criteria for determination; court order.** (a) A court may  
15 determine that a petitioner under AS 45.48.600 is factually innocent of a crime if the  
16 court finds beyond a reasonable doubt that

17 (1) the petitioner is a victim of identity theft;

18 (2) the petitioner did not commit the offense for which the perpetrator  
19 of the identity theft was arrested, cited, or convicted;

20 (3) the petitioner filed a criminal complaint against the perpetrator of  
21 the identity theft; and

22 (4) the petitioner's identity was mistakenly associated with a record of  
23 conviction for the crime.

24 (b) If a court finds under this section that the victim is factually innocent of a  
25 crime, the court shall issue an order indicating this determination of factual innocence  
26 and shall provide the victim with a copy of the order.

27 **Sec. 45.48.630. Orders regarding records.** After a court issues an order under  
28 AS 45.48.620, the court may order the name and associated personal information of  
29 the victim of identity theft that is contained in the files, indexes, and other records of  
30 the court that are accessible by the public labeled to show that the name and personal  
31 information of the victim of identity theft is incorrect.

1           **Sec. 45.48.640. Vacation of determination.** A court that has issued an order  
2 under AS 45.48.620 may, at any time, vacate the order if the petition, or any  
3 information submitted in support of the petition, is found to contain a material  
4 misrepresentation, omission, or false information.

5           **Sec. 45.48.650. Court form.** The supreme court of the state may develop a  
6 form to be used for the order under AS 45.48.620.

7           **Sec. 45.48.660. Data base.** The department may establish and maintain a data  
8 base of individuals who have been victims of identity theft and who have received an  
9 order under AS 45.48.620. The department shall provide a victim or the victim's  
10 authorized representative access to a data base established under this section to  
11 establish that the individual has been a victim of identity theft. Access to the data base  
12 established under this section is limited to criminal justice agencies, victims of identity  
13 theft, and individuals and agencies authorized by the victims.

14           **Sec. 45.48.670. Toll-free telephone number.** The department may establish  
15 and maintain a toll-free telephone number to provide access to information in a data  
16 base established under AS 45.48.660.

17           **Sec. 45.48.680. Right to file police report regarding identity theft.** (a) Even  
18 if the local law enforcement agency does not have jurisdiction over the theft of an  
19 individual's identity, if an individual who has learned or reasonably suspects the  
20 individual has been the victim of identity theft contacts, for the purpose of filing a  
21 complaint, a local law enforcement agency that has jurisdiction over the individual's  
22 actual place of residence, the local law enforcement agency shall make a report of the  
23 matter and provide the individual with a copy of the report. The local law enforcement  
24 agency may refer the matter to a law enforcement agency in a different jurisdiction.

25           (b) This section is not intended to interfere with the discretion of a local law  
26 enforcement agency to allocate its resources to the investigation of crime. A local law  
27 enforcement agency is not required to count a complaint filed under (a) of this section  
28 as an open case for purposes that include compiling statistics on its open cases.

29           **Sec. 45.48.690. Definitions.** In AS 45.48.600 - 45.48.690,

30           (1) "crime" has the meaning given in AS 11.81.900;

31           (2) "department" means the Department of Law;

1 (3) "perpetrator" means the person who perpetrated the theft of an  
2 individual's identity;

3 (4) "victim" means an individual who is the victim of identity theft.

4 **Article 6. Truncation of Card Information.**

5 **Sec. 45.48.750. Truncation of card information.** (a) A person who accepts  
6 credit cards or debit cards for the transaction of business may not print more than the  
7 last four digits of the card number or the expiration date on any receipt or other  
8 physical record of the transaction provided at the point of the sale or transaction.

9 (b) This section applies only to receipts that are electronically printed and does  
10 not apply to transactions in which the sole means of recording a credit card or debit  
11 card account number is by handwriting or by an imprint or copy of the card.

12 (c) A person may not sell a device that electronically prints more than the last  
13 four digits of a credit card or debit card number or expiration date on a consumer  
14 receipt for a business transaction or on a copy retained by a business person for a  
15 business transaction.

16 (d) An individual may bring a civil action in court against a person who  
17 knowingly violates (a) of this section and may recover actual economic damages,  
18 court costs allowed by the rules of court, and full reasonable attorney fees.

19 (e) A person who knowingly violates this section is liable to the state for a  
20 civil penalty not to exceed \$3,000.

21 (f) In this section,

22 (1) "credit" means the right granted by a creditor to a debtor to defer  
23 payment of debt, to incur debts and defer payment of the debt, or to purchase property  
24 or services and defer payment of the purchase; in this paragraph, "creditor" means a  
25 person who regularly extends, renews, or continues credit, a person who regularly  
26 arranges for the extension, renewal, or continuation of credit, or an assignee of an  
27 original creditor who participates in the decision to extend, renew, or continue credit;

28 (2) "credit card" means a card, plate, coupon book, or other credit  
29 device existing for the purpose of obtaining money, property, labor, or services on  
30 credit;

31 (3) "debit card" means a card issued by a financial institution to a

1 consumer for use in initiating an electronic fund transfer from the account of the  
 2 consumer at the financial institution for the purpose of transferring money between  
 3 accounts or obtaining money, property, labor, or services;

4 (4) "knowingly" has the meaning given in AS 11.81.900.

5 **Article 7. General Provisions.**

6 **Sec. 45.48.990. Definitions.** In this chapter, unless the context indicates  
 7 otherwise,

8 (1) "consumer" means an individual;

9 (2) "consumer credit reporting agency" means a person who, for  
 10 monetary fees, dues, or on a cooperative nonprofit basis, regularly engages in whole or  
 11 in part in the practice of assembling or evaluating consumer credit information or  
 12 other information on consumers for the purpose of furnishing credit reports to third  
 13 parties;

14 (3) "credit report" means a consumer report that a consumer reporting  
 15 agency furnishes to a person that the consumer credit reporting agency has reason to  
 16 believe intends to use the consumer report as a factor in establishing the consumer's  
 17 eligibility for credit to be used primarily for personal, family, or household purposes;  
 18 in this paragraph, "consumer report" has the meaning given to "consumer report" in 15  
 19 U.S.C. 1681a(d)(Fair Credit Reporting Act), except that "consumer reporting agency"  
 20 in 15 U.S.C. 1681a(d) is to be read as "consumer credit reporting agency";

21 (4) "Fair Credit Reporting Act" means 15 U.S.C. 1681 - 1681x;

22 (5) "Gramm-Leach-Bliley Financial Modernization Act" means 15  
 23 U.S.C. 6801 - 6827;

24 (6) "identity theft" means the theft of the identity of an individual;

25 (7) "information system" means any information system, including a  
 26 system consisting of digital data bases and a system consisting of pieces of paper;

27 (8) "person" has the meaning given in AS 01.10.060 and includes a  
 28 state or local governmental agency, except for an agency of the judicial branch;

29 (9) "state resident" means an individual who satisfies the residency  
 30 requirements under AS 01.10.055.

31 **Sec. 45.48.995. Short title.** This chapter may be cited as the Alaska Personal

1 Information Protection Act.

2 \* **Sec. 5.** AS 45.50.471(b) is amended by adding a new paragraph to read:

3 (53) an information collector, other than a governmental agency,  
4 violating AS 45.48.010 - 45.48.090 (breach of security involving personal  
5 information); in this paragraph,

6 (A) "governmental agency" has the meaning given in  
7 AS 45.48.090;

8 (B) "information collector" has the meaning given in  
9 AS 45.48.090.

10 \* **Sec. 6.** The uncodified law of the State of Alaska is amended by adding a new section to  
11 read:

12 **INDIRECT COURT RULE AMENDMENTS.** (a) AS 45.48.640, enacted by sec. 4 of  
13 this Act, has the effect of changing Rule 60(b), Alaska Rules of Civil Procedure, by allowing  
14 a court to vacate an order on its own motion and at any time and by establishing a specific  
15 criterion for vacating the order under AS 45.48.640.

16 (b) AS 45.48.200(a), 45.48.480(b), 45.48.560, and 45.48.750(d), enacted by sec. 4 of  
17 this Act, have the effect of changing Rule 82, Alaska Rules of Civil Procedure, by changing  
18 the criteria for determining the amount of attorney fees to be awarded to a party in an action  
19 under AS 45.48.200(a), 45.48.480(b), 45.48.560, or 45.48.750(d).

20 \* **Sec. 7.** The uncodified law of the State of Alaska is amended by adding a new section to  
21 read:

22 **TRANSITION: REGULATIONS.** A state agency may proceed to adopt regulations  
23 necessary to implement this Act. The regulations take effect under AS 44.62 (Administrative  
24 Procedure Act), but not before the effective date of the law implemented by the regulation.

25 \* **Sec. 8.** AS 45.48.470, enacted by sec. 4 of this Act, takes effect immediately under  
26 AS 01.10.070(c).

27 \* **Sec. 9.** Section 7 of this Act takes effect immediately under AS 01.10.070(c).

28 \* **Sec. 10.** Except as provided by secs. 8 and 9 of this Act, this Act takes effect July 1, 2009.