



# Alaska State Legislature

## Senate Republican Minority

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**Sponsor:** Senator Gene Therriault  
**Contact:** 465-4797  
**Bill Version:** SB 21

### Fact Sheet for: Senate Bill 21

**Short Title:** PERSONAL INFORMATION AND CONSUMER CREDIT

**Summary:**

- Requires disclosure of breaches of security involving personal information.
- Allows consumers to freeze and unfreeze access to their credit report information, at their discretion.
- Restricts sale and distribution of social security numbers.
- Requires complete destruction of electronic and paper records that contain personal information.
- Allows factual declaration of innocence after a person falls victim to identity theft.
- Restricts distribution of credit header information, which includes: Name, Last Known Address, Employer, Mother's Maiden Name, Social Security Number, and Telephone Number.
- Requires police in the victim's home jurisdiction to take a report of identity theft, regardless of where the theft occurs.
- Requires credit bureaus to provide customers with monthly access to their credit reports for a fee of \$2 per report.
- Prohibits printing of more than the last five digits of a credit card or debit card number on printed receipts provided at the point of sale.

**Benefits:**

- Addresses the increasing risk to consumers as personal information is collected, distributed and discarded by both private sector and government entities.
- Tightens security measures pertaining to personal information and implements timelines to better notify consumers of potential problems.
- Gives consumers reasonable recourse when potentially damaging inaccurate information is publicized.
- Requires parties that handle and distribute sensitive consumer information to be responsible and accountable.

**Background:**

- SB 21 is intended to protect consumers from the growing threat of identity theft and consumer fraud. It is designed to secure consumer's private information and ensure that consumers will be able to affordably access their credit reports.