



**Effective Dates of the Provisions of the
Fair and Accurate Credit Transactions Act of 2003 (FACTA), Pub. L. 108-159**

Provisions effective December 31, 2003:

- Sections 151(a)(2), 212(e), 311(b), and 711 concerning the relation to state laws (preemption).
- Each of the provisions of FACTA that authorize an agency to issue a regulation or to take other action to implement the applicable provisions of the FACTA or the applicable provision of the FCRA, as amended by FACTA, but only with respect to that agency's authority to propose and adopt the implementing regulation or to take such other action.

Provisions effective March 31, 2004:

- Section 111, concerning the definitions.
- Section 156, concerning the statute of limitations.
- Sections 312(d), (e), and (f), concerning the furnisher liability exception, liability and enforcement, and rule of construction, respectively.
- Section 313(a), concerning action regarding complaints.
- Section 611, concerning communications for certain employee investigations.
- Section 811, concerning clerical amendments.

Provisions effective December 1, 2004:

- Section 112, concerning fraud alerts and active duty alerts.
- Section 114, concerning procedures for the identification of possible instances of identity theft.
- Section 115, concerning truncation of the social security number in a consumer report.
- Section 151(a)(1), concerning the summary of rights of identity theft victims.
- Section 152, concerning blocking of information resulting from identity theft.
- Section 153, concerning the coordination of identity theft complaint investigations.
- Section 154, concerning the prevention of repollution of consumer reports.
- Section 155, concerning notice by debt collectors with respect to fraudulent information.
- Section 211(c), concerning a summary of rights of consumers.
- Section 212(a)-(d), concerning the disclosure of credit scores.
- Section 213(c), concerning enhanced disclosure of the means available to opt out of prescreened lists.
- Section 217(a), concerning the duty to provide notice to a consumer.
- Section 311(a), concerning the risk-based pricing notice.
- Section 312(a)-(c), concerning procedures to enhance the accuracy and integrity of information furnished to consumer reporting agencies.
- Section 314, concerning improved disclosure of the results of reinvestigation.
- Section 315, concerning reconciling addresses.
- Section 316, concerning notice of dispute through reseller.
- Section 317, concerning the duty to conduct a reasonable reinvestigation.