

Federal Trade Commission and Banking Authorities Issues Identity Theft and 'Address Discrepancy' Rules

[Alysa Z. Hutnik](#)

December 1, 2007

The article analyzes recent federal regulations governing obligations of financial institutions and creditors to develop and implement a comprehensive written program that prevents, detects, and mitigates identity theft; duties of card issuers regarding changes of address; and duties of users of consumer reports regarding address discrepancies.