

§ 571.1

12 CFR Ch. V (1–1–10 Edition)

571.42 Reasonable policies and procedures concerning the accuracy and integrity of furnished information.
571.43 Direct disputes.

Subparts F–H [Reserved]

Subpart I—Duties of Users of Consumer Reports Regarding Address Discrepancies and Records Disposal

571.80–81 [Reserved]
571.82 Duties of users regarding address discrepancies.
571.83 Disposal of consumer information.

Subpart J to Part 571—Identity Theft Red Flags

571.90 Duties regarding the detection, prevention, and mitigation of identity theft.
571.91 Duties of card issuers regarding changes of address.

APPENDICES A–B TO PART 571 [RESERVED]
APPENDIX C TO PART 571—MODEL FORMS FOR OPT-OUT NOTICES
APPENDIX D TO PART 571 [RESERVED]
APPENDIX E TO PART 571—INTERAGENCY GUIDELINES CONCERNING THE ACCURACY AND INTEGRITY OF INFORMATION FURNISHED TO CONSUMER REPORTING AGENCIES
APPENDICES F–I TO PART 571 [RESERVED]
APPENDIX J TO PART 571—INTERAGENCY GUIDELINES ON IDENTITY THEFT DETECTION, PREVENTION, AND MITIGATION

AUTHORITY: 12 U.S.C. 1462a, 1463, 1464, 1467a, 1828, 1831p–1, and 1881–1884; 15 U.S.C. 1681b, 1681c, 1681m, 1681s, 1681s–1, 1681t and 1681w; 15 U.S.C. 6801 and 6805; Sec. 214 Pub. L. 108–159, 117 Stat. 1952.

EFFECTIVE DATE NOTE: At 74 FR 31520, July 1, 2009, the authority citation of part 571 was revised, effective July 1, 2010. For the convenience of the user, the revised text is set forth as follows:

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SOURCE: 69 FR 77621, Dec. 28, 2004, unless otherwise noted.

Subpart A—General Provisions

§ 571.1 Purpose and scope.

(a) *Purpose.* The purpose of this part is to establish standards regarding consumer report information. In addition, the purpose of this part is to specify the extent to which you may obtain, use, or share certain information. This

part also contains a number of measures you must take to combat consumer fraud and related crimes, including identity theft.

(b) *Scope.* (1)–(2) [Reserved]

(3) The scope of Subpart C of this part is stated in § 571.20(a) of this part.

(4) The scope of Subpart D of this part is stated in §§ 571.30(a), 571.31(a), and 571.32(a) of this part.

(5)–(8) [Reserved]

(9)(i) The scope of § 571.82 of Subpart I of this part is stated in § 571.82(a) of this part.

(ii) The scope of § 571.83 of Subpart I of this part is stated in § 571.83(a) of this part.

(10)(i) The scope of § 571.90 of Subpart J of this part is stated in § 571.90(a) of this part.

(ii) The scope of § 571.91 of Subpart J of this part is stated in § 571.91(a) of this part.

[69 FR 77621, Dec. 28, 2004, as amended at 70 FR 70689, Nov. 22, 2005; 72 FR 62972, Nov. 7, 2007; 72 FR 63764, Nov. 9, 2007]

EFFECTIVE DATE NOTE: At 74 FR 31520, July 1, 2009, § 571.1 was amended by adding a new paragraph (b)(5), effective July 1, 2010. For the convenience of the user, the added text is set forth as follows:

§ 571.1 Purpose and scope.

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(b) * * *

(5) The scope of subpart E of this part is stated in § 571.40 of this part.

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§ 571.2 Examples.

The examples in this part are not exclusive. Compliance with an example, to the extent applicable, constitutes compliance with this part. Examples in a paragraph illustrate only the issue described in the paragraph and do not illustrate any other issue that may arise in this part.

[70 FR 70689, Nov. 22, 2005]

§ 571.3 Definitions.

For purposes of this part, unless explicitly stated otherwise:

(a) *Act* means the Fair Credit Reporting Act (15 U.S.C. 1681 *et seq.*).