

New N.C. Identity Theft Protection Law

Governor Mike Easley recently signed into law [Senate Bill 1048](#), "The Identity Theft Protection Act of 2005," which amends Chapter 75 of the N.C. General Statutes to provide increased protections of personal and credit information. The new law will prevent businesses from using Social Security numbers (SSN) for customer identification and will restrict businesses from selling or displaying SSNs to a third party without an individual's written consent. The bill also requires businesses to notify customers if a security breach compromises their personal information. Businesses must also shred or destroy any records containing customers' personal information. The legislation will also give consumers the right to place a security freeze on their credit reports to prevent an identity thief from accessing the report and opening an account or obtaining credit under a false name. Sections of [Senate Bill 1048](#) become effective Dec. 1, 2005, Oct. 1, 2006, and July 1, 2007, and apply to offenses committed, and to causes of action arising, on or after these dates.