

**AMENDMENT TO THE AMENDMENT IN THE  
NATURE OF A SUBSTITUTE TO H.R. 3997  
OFFERED BY MR. ACKERMAN OF NEW YORK**

Page 13, after line 3, insert the following new paragraph:

1           “(4) PREVENTION OF DATA SECURITY  
2 BREACHES.—For the purpose of preventing data se-  
3 curity breaches, a consumer reporter shall notify a  
4 consumer of the receipt of a change of address re-  
5 quest whenever the consumer reporter receives a re-  
6 quest to change an address of the consumer in the  
7 files of the consumer reporter, by mailing such no-  
8 tice to the consumer at the most recent address of  
9 the consumer on file with the reporter before such  
10 change is made. Any change of address pursuant to  
11 any such request shall go into effect after the con-  
12 sumer affirmatively confirms the authenticity of the  
13 requested change.”.

