

Unless otherwise noted, comments regarding the applications must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than May 20, 2005.

**A. Federal Reserve Bank of Atlanta**  
(Andre Anderson, Vice President) 1000 Peachtree Street, N.E., Atlanta, Georgia 30303:

1. *Heritage First Bancshares, Inc.*, Rome, Georgia; to acquire Heritage First Bank, Rome, Georgia, and thereby engage in operating a savings association, pursuant to section 225.28(b)(4)(ii) of Regulation Y.

Board of Governors of the Federal Reserve System, April 21, 2005.

**Jennifer J. Johnson,**

*Secretary of the Board.*

[FR Doc. 05-8394 Filed 4-26-05; 8:45 am]

**BILLING CODE 6210-01-S**

## FEDERAL RESERVE SYSTEM

### Sunshine Act Meeting

**AGENCY HOLDING THE MEETING:** Board of Governors of the Federal Reserve System.

**TIME AND DATE:** 12:00 p.m., Monday, May 2, 2005.

**PLACE:** Marriner S. Eccles Federal Reserve Board Building, 20th and C Streets, N.W., Washington, D.C. 20551.

**STATUS:** Closed.

#### MATTERS TO BE CONSIDERED:

1. Personnel actions (appointments, promotions, assignments, reassignments, and salary actions) involving individual Federal Reserve System employees.

2. Any items carried forward from a previously announced meeting.

**FOR FURTHER INFORMATION CONTACT:** Michelle A. Smith, Director, Office of Board Members; 202-452-2955.

**SUPPLEMENTARY INFORMATION:** You may call 202-452-3206 beginning at approximately 5 p.m. two business days before the meeting for a recorded announcement of bank and bank holding company applications scheduled for the meeting; or you may contact the Board's Web site at <http://www.federalreserve.gov> for an electronic announcement that not only lists applications, but also indicates procedural and other information about the meeting.

Board of Governors of the Federal Reserve System, April 22, 2005.

**Robert deV. Frierson,**

*Deputy Secretary of the Board.*

[FR Doc. 05-8490 Filed 4-22-05; 4:57 pm]

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## FEDERAL TRADE COMMISSION

**RIN 3084-AA94**

### Notice of Federal Trade Commission Publication Incorporating Model Forms and Procedures for Identity Theft Victims

**AGENCY:** Federal Trade Commission (Commission).

**ACTION:** Notice of Federal Trade Commission publication incorporating model forms and procedures for identity theft victims.

**SUMMARY:** The Fair and Accurate Credit Transactions Act of 2003 (FACT Act or the Act), amending the Fair Credit Reporting Act (FCRA), requires the Commission, in consultation with the Federal banking agencies and the National Credit Union Administration, to develop a model form and procedures to be used by identity theft victims for contacting and informing creditors and consumer reporting agencies of the fraud. In this document, the Commission issues a notice of its publication of guidance containing such model forms and procedures.

**DATES:** Effective Date: This notice is effective on May 2, 2005.

**ADDRESSES:** Requests for copies of this notice should be sent to the Commission's Public Reference Branch, Room 130, Federal Trade Commission, 600 Pennsylvania Avenue, N.W., Washington, DC 20580. This notice is also available at the Commission's Web site, [www.ftc.gov](http://www.ftc.gov).

**FOR FURTHER INFORMATION CONTACT:** Betsy Broder, Assistant Director, (202) 326-3228, and Naomi B. Lefkowitz, Attorney, (202) 326-3228, Division of Planning and Information, Bureau of Consumer Protection, Federal Trade Commission, 600 Pennsylvania Avenue, N.W., Washington, DC 20580.

**SUPPLEMENTARY INFORMATION:** The FACT Act was signed into law on December 4, 2003. Public Law 108-159, 117 Stat. 1952. Portions of the Act amend the FCRA to enhance consumers' ability to resolve problems caused by identity theft. Section 153 of the Act (section 621(f)(2) of the FCRA), requires the Commission, in consultation with the Federal banking agencies and the National Credit Union Administration, to develop a model form and procedures to be used by identity theft victims for contacting and informing creditors and consumer reporting agencies of the fraud.

Identity theft can occur in various forms, including the unauthorized use of existing accounts or the opening of new accounts. The steps that victims

need to take to resolve their problems may vary depending on the type of identity theft. The Commission has published guidance for victims, which describes the different types of identity theft problems that victims can confront and the best means of recovery. This guidance includes the ID Theft Affidavit and sample letters as well as a description of the circumstances under which victims would use a particular form to contact creditors or consumer reporting agencies.<sup>1</sup>

For example, an identity theft victim can use the ID Theft Affidavit to dispute with a creditor an account opened fraudulently in the victim's name. Many creditors have agreed voluntarily to accept this standard-form affidavit to resolve such disputes. The guidance also provides sample letters that an identity theft victim can use when disputing with a creditor fraudulent charges to an existing account. Finally, the guidance offers victims sample letters that they can use, in combination with an "Identity Theft Report,"<sup>2</sup> when contacting a consumer reporting agency to block fraudulent accounts from their credit reports.

This guidance, *Take Charge: Fighting Back Against Identity Theft*, is available at [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft) or by writing to: FTC, Consumer Response Center, Room 130-B, 600 Pennsylvania Avenue, N.W., Washington, DC 20580.

For several years, the Take Charge booklet (previously entitled *ID Theft: When Bad Things Happen to Your Good Name*) has been a straightforward and enormously successful communication tool that has been well-received by victims and other consumers, government agencies, industry, consumer groups, and law enforcement.

<sup>1</sup> The guidance does not substantially modify any existing "collections of information" as this term is defined under the Paperwork Reduction Act, 44 U.S.C. 3506. The FTC has already obtained approval from the Office of Management and Budget ("OMB") for certain disclosures described in the FTC's guidance materials. The filing of identity theft complaints with the FTC is included in the FTC's clearance for administrative activities (OMB Control Number 3084-0047). In addition, the FTC obtained OMB clearance for the disclosure obligations resulting from its rulemaking on identity theft definitions (OMB Control Number 3084-0129). See 69 FR 63,922, 63,933 (Nov. 3, 2004).

<sup>2</sup> To obtain an "Identity Theft Report," the guidance advises consumers to file a report with a local, state, or federal law enforcement agency, such as the local police, the State Attorney General, the U.S. Secret Service, the FTC, or the U.S. Postal Inspection Service. The "Identity Theft Report" is comprised of this law enforcement report, in combination with specific information about the circumstances of the consumer's identity theft and any additional information or documentation that a creditor or consumer reporting agency reasonably requests for the purpose of determining the validity of the consumer's claim. See 16 CFR 603.3.