# [illegible]

[illegible]

[illegible] ..... 384
[illegible] ..... 386
[illegible] ..... 387
[illegible] ..... 389
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[illegible] ..... 398
[illegible] ..... 399
[illegible] ..... 400
[illegible] ..... 402

I. IN[illegible]ION

[illegible]

[illegible]

[illegible].[7] [illegible] 24 [illegible], 7 [illegible], 365 [illegible].

[illegible] (CCO) [illegible] CCO [illegible].[8] [illegible] 700.081 012 2 143 .48 N [illegible]

[illegible] ( )11.7( 12 5-3.2 )11.7 87 -1 [illegible].

[illegible].[12] [illegible] 2' [illegible].[13]

[illegible] AA' [illegible].[14] [illegible].[15] [illegible]

AJJ [illegible] 2 [illegible] AA [illegible].[16] [illegible] AA [illegible] 2. [illegible] 2, [illegible]

## [illegible]

[illegible] 2 [illegible] AA' [illegible]

12. 45 C.F.R. 164.501 (2013) ([illegible]).

13. [illegible], 81 F[illegible]. 6988-01 ([illegible] 9, 2016).

14. [illegible] ORGANISATION FOR ECONOMIC CO-OPERATION AND DEVELOPMENT ([illegible] 24, 2015), [illegible]

15. [illegible] FINANCIAL [illegible] (A[illegible] 2013), [illegible] =18550.

16. [illegible]

[illegible] 179.505 [illegible]

*A. [illegible] 2 C[illegible]*

[illegible] 2 [illegible]:

(1) [illegible]

(2) [illegible]

(3) [illegible]

(4) [illegible]

(5) [illegible]

(6) [illegible] 2.14; [illegible] 2.15 [illegible]

(7) [illegible]

(8) A [illegible]

(9) [illegible][17]

17. 42 C.[illegible] 2.31 (1995).

[illegible] 2.[18] [illegible] [illegible] [illegible

[illegible][27]

*2. [illegible]*

[illegible]

[illegible] 2 [illegible]

[illegible] 2 [illegible]

[illegible] 2 [illegible] 45 C.[illegible] 160.203, [illegible] 42 C.[illegible] 2.20, [illegible] 2 [illegible]

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33. 45 C.[illegible] 164.512.
34. [illegible] 164.512([illegible]).
35. [illegible] 164.502([illegible])(2).
36. [illegible].A.
37. O[illegible] A 192.561([illegible]) (2015).
38. 42 C.[illegible] 2.12( ).
39. [illegible] 45 C.[illegible] 160.103 ([illegible]), [illegible] 42 C.[illegible] 2.12( )(3)-(4) ([illegible]).
40. 42 C.[illegible] 2.51.
41. [illegible] 2.12( )(6), 2.51.

### A. [illegible]

[illegible] (1) [illegible]; (2) [illegible]; (3) [illegible]; and (4) [illegible].[42] [illegible]

[illegible] (1) [illegible], (2) [illegible].[43] [illegible]

[illegible].[44] [illegible].[45] [illegible].[46]

[illegible]. At 47 [illegible]

FINAL C

[illegible] 109.675(1) [illegible] O[illegible] A[illegible] (O[illegible] A).[60] [illegible] 109.675(2), [illegible]

*2.* [illegible]

[illegible] AA' [illegible] [66] [illegible] A.[67] A [illegible] O [illegible] C [illegible] A- [illegible] (O [illegible] CA).[68] [illegible] O [illegible] CA [illegible] AA [illegible] 2.

*C.* [illegible]

A [illegible] A [illegible] ( [illegible] ) [illegible] 2 [illegible] AA [illegible] 2 [illegible]

*1.* [illegible] *2*

[illegible] 2 [illegible]: (1) [illegible]; (2) [illegible]; [illegible] (3) [illegible].[69] [illegible].[70]

[illegible]

66. 45 C.F.[illegible] 164.103, 164.105 (2013).

67. [illegible] 164.504( ).

68. [illegible] 160.103.

69. 42 C.F.[illegible] 2.15 (1987).

70. [illegible] 2.14.

[illegible] O[illegible] A[illegible] O[illegible] 430.357, [illegible] O[illegible] A[illegible].[79]

O[illegible] 430.399 [illegible] 2. O[illegible] 2:

[illegible] A[illegible] O[illegible] 430.397.[80]

[illegible], O[illegible] 430.399(6) [illegible] O[illegible] 430.399(6) [illegible].[81]

79. O[illegible] A[illegible] 430.306(9) (2015).

*. O[illegible] 179.505*

[illegible] 2 O[illegible] 430.399 [illegible] AA [illegible] O[illegible] 179.505. [illegible] O[illegible] 179.505 [illegible]

O[illegible] 179.505 [illegible].[82] G[illegible] O[illegible] 179.505. [illegible] O[illegible] 179.505 [illegible].[83]

O[illegible] 179.505(3) [illegible].[84] A[illegible] O[illegible] 179.505(1)([illegible]), [illegible].[85] [illegible].[86]

*1. [illegible] O[illegible] 179.505(2)*

A[illegible] O[illegible] 179.505(2), [illegible].[87]

[illegible]

[illegible].[89] [illegible] 179.505(2) [illegible].[90] [illegible] 179.505(2) [illegible] 179.505.[91]

[illegible] 179.505(14), [illegible] 2, [illegible].[92] [illegible] (14) [illegible] 179.505(2).[93] [illegible] AA, [illegible]

400

[illegible].[104] [illegible] ([illegible]), [illegible] (ACO), [illegible] CCO.[105]

116. *See, e.g.*, 2015 Or. Laws ch. 357 (amending ORS 646A.600) (Oregon Consumer Identity Theft Protection Act).

117. Kerr & Nojeim, *supra* note 8.

118. *Id.*

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