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**RULE ADOPTIONS**  
LAW AND PUBLIC SAFETY  
**DIVISION OF CONSUMER AFFAIRS**

**N.J.A.C. 13:45F-2.6**

**Notice of Administrative Corrections**

**Identity Theft**

**Lost PIN or Password**

**Take notice** that the Division of Consumer Affairs discovered errors in the text of N.J.A.C. 13:45F-2.6. Responding to public comment, in the adoption of N.J.A.C. 13:45F as new rules effective April 7, 2008, the Division changed the proposed rule concerning placing a security freeze on a consumer's consumer report, N.J.A.C. 13:45F-2.2. Among the changes made to paragraph (a)2 was the deletion of the phrase "or portion thereof" to remove the possibility that a consumer reporting agency would use part of a consumer's Social Security number as the authorizing PIN or password provided to the consumer, and the replacement of the undefined term "personal identification" with "identifying information" as comprising a data element. See 40 N.J.R. 1898(a), 1907, Comment and Response 45. However, overlooked in making these changes was the appearance in the same context at N.J.A.C. 13:45F-2.6(a)2 of the phrase "or any portion thereof" and the term "personal information." To ensure regulatory consistency and in keeping with the Division's clear intention expressed in the notice of adoption, N.J.A.C. 13:45F-2.6(a)2 is corrected by the deletion of "or any portion thereof" and changing the term "personal information" to "identifying information." This notice of administrative corrections is published pursuant to N.J.A.C. 1:30-2.7.

**Full text** of the corrected rule follows (addition indicated in boldface **thus**; deletions indicated in brackets [thus]):

13:45F-2.6 Lost PIN or password

(a) Within 24 hours of notification that a consumer has lost his or her PIN or password, the consumer reporting agency shall:

1. (No change.)
2. Use a PIN or password, other than the consumer's Social Security number, [or any portion thereof,] or any data element comprising [personal] **identifying** information, if issuing a new PIN or password.