

ABA Office of the General Counsel

State Data Breach Notification Laws

AK	Alaska Stat. § 45.48.010 et seq.	<p>Information in any form on an individual that is not encrypted or redacted, or is encrypted and the encryption key has been accessed or acquired, and that consists of a combination of</p> <p>(A) an individual's name; in this subparagraph, "individual's name" means a combination of an individual's</p> <p>(i) first name or first initial; and</p> <p>(ii) last name; and</p> <p>(B) one or more of the following information elements:</p> <p>(i) the individual's social security number;</p> <p>(ii) the individual's driver's license number or state identification card number;</p> <p>(iii) except as provided in (iv) of this subparagraph, the individual's account number, credit card number, or debit card number;</p> <p>(iv) if an account can only be accessed with a personal code, the number in (iii) of this subparagraph and the personal code; in this sub-subparagraph, "personal code" means a security code, an access code, a personal identification number, or a password;</p> <p>(v) passwords, personal identification numbers, or other access codes for financial accounts.</p>	Without unreasonable delay	<p>Attorney General: only if not disclosing? "disclosure is not required if, after an appropriate investigation and after written notification to the attorney general of this state, the covered person determines that there is not a reasonable likelihood that harm to the consumers whose personal information has been acquired has resulted or will result from the breach. The determination shall be documented in writing, and the documentation shall be maintained for five years." 45.48.010(c)</p> <p>Consumer Reporting Agencies: If an information collector is required to notify more than 1,000 state residents of a breach, the information collector shall also notify without unreasonable delay all consumer credit reporting agencies that compile and maintain files on consumers on a nationwide basis and provide the agencies with the timing, distribution, and content of the notices to state residents.</p>	Section 45.48.040, which requires notification to consumer credit reporting agencies when more than 1,000 state residents are subject to a breach, does not apply to entities subject to the Gramm-Leach-Bliley Financial Modernization Act.
AZ	Ariz. Rev. Stat. §44-7501.	<p>An individual's first name or first initial and last name in combination with any one or more of the following data elements, when the data element is not encrypted, redacted or secured by any other method rendering the element unreadable or unusable:</p> <p>(i) The individual's social security number.</p> <p>(ii) The individual's number on a driver license issued pursuant to section 28-3166 or number on a nonoperating identification license issued pursuant to section 28-3165.</p> <p>(iii) The individual's financial account number or credit or debit card number in combination with any required security code, access code or password that would permit access to the individual's financial account.</p>	Without unreasonable delay	No	This section does not apply to a person subject to title V of the Gramm-Leach-Bliley act of 1999 (P.L. 106-102; 113 Stat. 1338; 15 United States Code sections 6801 through 6809).
AR	Ark. Code §4-110-103	<p>An individual's first name or first initial and his or her last name in combination with any one (1) or more of the following data elements when either the name or the data element is not encrypted or redacted:</p> <p>(A) Social security number;</p> <p>(B) Driver's license number or Arkansas identification card number;</p> <p>(C) Account number, credit card number, or debit card number in combination with any required security code, access code, or password that would permit access to an individual's financial account; and</p> <p>(D) Medical information (any individually identifiable information, in electronic or physical form, regarding the individual's medical history or medical treatment or diagnosis by a health care professional).</p>	Without unreasonable delay	No	The provisions of this chapter do not apply to a person or business that is regulated by a state or federal law that provides greater protection to personal information and at least as thorough disclosure requirements for breaches of the security of personal information than that provided by this chapter. Compliance with the state or federal law shall be deemed compliance with this chapter with regard to the subjects covered by this chapter. (A.C.A. § 4-110-106).
CA	Cal. Civ. Code §1798.82	<p>Either an individual's first name or first initial and last name in combination with any one or more of the following data elements, when either the name or the data elements are not encrypted:</p> <p>A) Social security number.</p> <p>(B) Driver's license number or California identification card number.</p> <p>(C) Account number or credit or debit card number, in combination with any required security code, access code, or password that would permit access to an individual's financial account.</p> <p>(D) Medical information (any information regarding an individual's medical history, mental or physical condition, or medical treatment or diagnosis by a health care professional).</p> <p>(E) Health insurance information (an individual's health insurance policy number or subscriber identification number, any unique identifier used by a health insurer to identify the individual, or any information in an individual's application and claims history, including any appeals records).</p> <p>(F) Information or data collected through the use or operation of an automated license plate recognition system, as defined in Section 1798.90.5.</p> <p>OR A user name or email address, in combination with a password or security question and answer that would permit access to an online account.</p>	Without unreasonable delay (except for the disclosure of PHI by a clinic, health facility, home health agency, or hospice licensed by the California Department of Public Health ("CDPH"), which has a 15 Business day deadline)	<p>Attorney General: A person or business that is required to issue a security breach notification pursuant to this section to more than 500 California residents as a result of a single breach of the security system shall electronically submit a single sample copy of that security breach notification, excluding any personally identifiable information, to the Attorney General.</p>	A person or business that maintains its own notification procedures as part of an information security policy for the treatment of personal information and is otherwise consistent with the timing requirements of this part, shall be deemed to be in compliance with the notification requirements of this section if the person or business notifies subject persons in accordance with its policies in the event of a breach of security of the system.

CO	Colo. Rev. Stat. §6-1-716	A Colorado resident's first name or first initial and last name in combination with any one or more of the following data elements that relate to the resident, when the data elements are not encrypted, redacted, or secured by any other method rendering the name or the element unreadable or unusable: (A) Social security number; (B) Driver's license number or identification card number; (C) Account number or credit or debit card number, in combination with any required security code, access code, or password that would permit access to a resident's financial account.	Without unreasonable delay	Consumer Reporting Agencies: If an individual or commercial entity is required to notify more than one thousand Colorado residents of a breach of the security of the system pursuant to this section, the individual or commercial entity shall also notify, without unreasonable delay, all consumer reporting agencies that compile and maintain files on consumers on a nationwide basis, as defined by 15 U.S.C. sec. 1681a(p), of the anticipated date of the notification to the residents and the approximate number of residents who are to be notified.	The provision requiring notice to credit reporting agencies shall not apply to a person who is subject to Title V of the federal "Gramm-Leach-Bliley Act", 15 U.S.C. sec. 6801 et seq. An individual or a commercial entity that is regulated by state or federal law and that maintains procedures for a breach of the security of the system pursuant to the laws, rules, regulations, guidances, or guidelines established by its primary or functional state or federal regulator is deemed to be in compliance with this section.
CT	Conn. Gen Stat. 36a-701(b)	An individual's first name or first initial and last name in combination with any one, or more, of the following data: (1) Social Security number; (2) driver's license number or state identification card number; or (3) account number, credit or debit card number, in combination with any required security code, access code or password that would permit access to an individual's financial account.	90 Calendar Days (60 days for PHI/HIPAA incidents)	Attorney General: If notice of a breach of security is required, the breached entity shall not later than the time when notice is provided to the resident also provide notice of the breach of security to the Attorney General.	Any person that maintains such a security breach procedure pursuant to the rules, regulations, procedures or guidelines established by the primary or functional regulator, as defined in 15 USC 6809(2), shall be deemed to be in compliance with the security breach notification requirements of this section, provided (1) such person notifies, as applicable, such residents of this state, owners, and licensees required to be notified under and in accordance with the policies or the rules, regulations, procedures or guidelines established by the primary or functional regulator in the event of a breach of security, and (2) if notice is given to a resident of this state in accordance with subdivision (1) of this subsection regarding a breach of security, such person also notifies the Attorney General not later than the time when notice is provided to the resident.
DE	Del. Code tit. 6, §12B-101(4)	A Delaware resident's first name or first initial and last name in combination with any 1 or more of the following data elements that relate to the resident, when either the name or the data elements are not encrypted: 1. Social Security number. 2. Driver's license number or state or federal identification card number. 3. Account number, credit card number, or debit card number, in combination with any required security code, access code, or password that would permit access to a resident's financial account. 4. Passport number. 5. A username or email address in combination with a password or security question and answer that would permit access to an online account. 6. Medical history, medical treatment by a healthcare professional, diagnosis of mental or physical condition by a health care professional, or deoxyribonucleic acid profile. 7. Health insurance policy number, subscriber identification number, or any other unique identifier used by a health insurer to identify the person. 8. Unique biometric data generated from measurements or analysis of human body characteristics for authentication purposes. 9. An individual taxpayer identification number.	60 Calendar Days (effective 4/14/18)	Attorney General: If the affected number of Delaware residents to be notified exceeds 500 residents, the person required to provide notice shall, not later than the time when notice is provided to the resident, also provide notice of the breach of security to the Attorney General.	Under this chapter, an individual or a commercial entity that is regulated by state or federal law, including the Health Insurance Portability and Accountability Act of 1996 (P.L. 104-191, as amended) and the Gramm Leach Bliley Act (15 U.S.C. § 6801 et seq., as amended) and that maintains procedures for a breach of security pursuant to the laws, rules, regulations, guidance, or guidelines established by its primary or functional state or federal regulator is deemed to be in compliance with this chapter if the person notifies affected Delaware residents in accordance with the maintained procedures when a breach of security occurs.
FL	Fla. Stat. §§ 501.171	a. An individual's first name or first initial and last name in combination with any one or more of the following data elements for that individual: (I) A social security number; (II) A driver license or identification card number, passport number, military identification number, or other similar number issued on a government document used to verify identity; (III) A financial account number or credit or debit card number, in combination with any required security code, access code, or password that is necessary to permit access to an individual's financial account; (IV) Any information regarding an individual's medical history, mental or physical condition, or medical treatment or diagnosis by a health care professional; or (V) An individual's health insurance policy number or subscriber identification number and any unique identifier used by a health insurer to identify the individual. b. A user name or e-mail address, in combination with a password or security question and answer that would permit access to an online account.	30 Calendar Days	Department of Legal Affairs: Written notice w/in 30 days if 500 or more ppl in FL impacted; Consumer Reporting Agencies: If a covered entity discovers circumstances requiring notice pursuant to this section of more than 1,000 individuals at a single time, the covered entity shall also notify, without unreasonable delay, all consumer reporting agencies that compile and maintain files on consumers on a nationwide basis, as defined in the Fair Credit Reporting Act, 15 U.S.C. s. 1681a(p), of the timing, distribution, and content of the notices.	Notice provided pursuant to rules, regulations, procedures, or guidelines established by the covered entity's primary or functional federal regulator is deemed to be in compliance with the notice requirement in this subsection if the covered entity notifies affected individuals in accordance with the rules, regulations, procedures, or guidelines established by the primary or functional federal regulator in the event of a breach of security. Under this paragraph, a covered entity that timely provides a copy of such notice to the department is deemed to be in compliance with the notice requirement in subsection (3).

GA	Ga. Code § 10-1-911.	An individual's first name or first initial and last name in combination with any one or more of the following data elements, when either the name or the data elements are not encrypted or redacted: (A) Social security number; (B) Driver's license number or state identification card number; (C) Account number, credit card number, or debit card number, if circumstances exist wherein such a number could be used without additional identifying information, access codes, or passwords; (D) Account passwords or personal identification numbers or other access codes; or (E) Any of the items contained in subparagraphs (A) through (D) of this paragraph when not in connection with the individual's first name or first initial and last name, if the information compromised would be sufficient to perform or attempt to perform identity theft against the person whose information was compromised.	Without unreasonable delay	Consumer Reporting Agencies: In the event that an information broker or data collector discovers circumstances requiring notification pursuant to this Code section of more than 10,000 residents of this state at one time, the information broker or data collector shall also notify, without unreasonable delay, all consumer reporting agencies that compile and maintain files on consumers on a nation-wide basis, as defined by 15 U.S.C. Section 1681a, of the timing, distribution, and content of the notices.	None?
HI	Haw. Rev. Stat 487N-2	An individual's first name or first initial and last name in combination with any one or more of the following data elements, when either the name or the data elements are not encrypted: (1) Social security number; (2) Driver's license number or Hawaii identification card number; or (3) Account number, credit or debit card number, access code, or password that would permit access to an individual's financial account.	Without unreasonable delay	Office of Consumer Protection & Consumer Reporting Agencies: In the event a business provides notice to more than one thousand persons at one time pursuant to this section, the business shall notify in writing, without unreasonable delay, the State of Hawaii's office of consumer protection and all consumer reporting agencies that compile and maintain files on consumers on a nationwide basis, as defined in 15 U.S.C. section 1681a(p), of the timing, distribution, and content of the notice.	A financial institution that is subject to the federal Interagency Guidance on Response Programs for Unauthorized Access to Customer Information and Customer Notice published in the Federal Register on March 29, 2005, by the Board of Governors of the Federal Reserve System, the Federal Deposit Insurance Corporation, the Office of the Comptroller of the Currency, and the Office of Thrift Supervision, or subject to 12 C.F.R. Part 748, and any revisions, additions, or substitutions relating to the interagency guidance
ID	Idaho Stat. § 28-51-104 to 28-51-107	An Idaho resident's first name or first initial and last name in combination with any one (1) or more of the following data elements that relate to the resident, when either the name or the data elements are not encrypted: (a) Social security number; (b) Driver's license number or Idaho identification card number; or (c) Account number, or credit or debit card number, in combination with any required security code, access code, or password that would permit access to a resident's financial account.	Without unreasonable delay	No- only state agencies req. to notify Attorney General.	An individual or a commercial entity that is regulated by state or federal law and that maintains procedures for a breach of the security of the system pursuant to the laws, rules, regulations, guidances, or guidelines established by its primary or functional state or federal regulator is deemed to be in compliance with section 28-51-105, Idaho Code, if the individual or the commercial entity complies with the maintained procedures when a breach of the security of the system occurs.
IL	815 ILCS 530/1 et seq.	An individual's first name or first initial and last name in combination with any one or more of the following data elements, when either the name or the data elements are not encrypted or redacted or are encrypted or redacted but the keys to unencrypt or unredact or otherwise read the name or data elements have been acquired without authorization through the breach of security: (A) Social Security number. (B) Driver's license number or State identification card number. (C) Account number or credit or debit card number, or an account number or credit card number in combination with any required security code, access code, or password that would permit access to an individual's financial account. (D) Medical information. (E) Health insurance information. (F) Unique biometric data generated from measurements or technical analysis of human body characteristics used by the owner or licensee to authenticate an individual, such as a fingerprint, retina or iris image, or other unique physical representation or digital representation of biometric data. (2) User name or email address, in combination with a password or security question and answer that would permit access to an online account, when either the user name or email address or password or security question and answer are not encrypted or redacted or are encrypted or redacted but the keys to unencrypt or unredact or otherwise read the data elements have been obtained through the breach of security.	Without unreasonable delay	No	Notwithstanding any other subsection in this Section, a data collector that maintains its own notification procedures as part of an information security policy for the treatment of personal information and is otherwise consistent with the timing requirements of this Act, shall be deemed in compliance with the notification requirements of this Section if the data collector notifies subject persons in accordance with its policies in the event of a breach of the security of the system data.

IN	Ind. Code 24-4.9 et seq	<p>"Personal information" means:</p> <p>(1) a Social Security number that is not encrypted or redacted; or</p> <p>(2) an individual's first and last names, or first initial and last name, and one (1) or more of the following data elements that are not encrypted or redacted:</p> <p>(A) A driver's license number.</p> <p>(B) A state identification card number.</p> <p>(C) A credit card number.</p> <p>(D) A financial account number or debit card number in combination with a security code, password, or access code that would permit access to the person's account.</p>	AG will open an investigation if not notified within 30 days.	<p>Consumer Reporting Agencies & Attorney General:</p> <p>A data base owner required to make a disclosure under subsection (a) to more than one thousand (1,000) consumers shall also disclose to each consumer reporting agency (as defined in 15 U.S.C. 1681a(p)) information necessary to assist the consumer reporting agency in preventing fraud, including personal information of an Indiana resident affected by the breach of the security of a system.</p> <p>If a data base owner makes a disclosure described in subsection (a), the data base owner shall also disclose the breach to the attorney general.</p>	A financial institution that complies with the disclosure requirements prescribed by the Federal Interagency Guidance on Response Programs for Unauthorized Access to Customer Information and Customer Notice or the Guidance on Response Programs for Unauthorized Access to Member Information and Member Notice, as applicable, is not required to make a disclosure under this chapter
IA	Iowa Code §§ 715C.1, 715C.2	<p>An individual's first name or first initial and last name in combination with any one or more of the following data elements that relate to the individual if any of the data elements are not encrypted, redacted, or otherwise altered by any method or technology in such a manner that the name or data elements are unreadable or are encrypted, redacted, or otherwise altered by any method or technology but the keys to unencrypt, unredact, or otherwise read the data elements have been obtained through the breach of security:</p> <p>(1) Social security number.</p> <p>(2) Driver's license number or other unique identification number created or collected by a government body.</p> <p>(3) Financial account number, credit card number, or debit card number in combination with any required expiration date, security code, access code, or password that would permit access to an individual's financial account.</p> <p>(4) Unique electronic identifier or routing code, in combination with any required security code, access code, or password that would permit access to an individual's financial account.</p> <p>(5) Unique biometric data, such as a fingerprint, retina or iris image, or other unique physical representation or digital representation of biometric data.</p>	Without unreasonable delay.	<p>Attorney General: Written notice to director of the consumer protection division of the office of the <i>attorney general</i> w/in 5 days of notifying consumers if more than 500 residents impacted</p>	This section does not apply to: A person who is subject to and complies with regulations promulgated pursuant to Tit. V of the Gramm-Leach-Bliley Act of 1999, 15 U.S.C. §6801 – 6809.
KS	Kan. Stat. § 50-7a01 et seq.	<p>A consumer's first name or first initial and last name linked to any one or more of the following data elements that relate to the consumer, when the data elements are neither encrypted nor redacted:</p> <p>(1) Social security number;</p> <p>(2) driver's license number or state identification card number; or</p> <p>(3) financial account number, or credit or debit card number, alone or in combination with any required security code, access code or password that would permit access to a consumer's financial account. The term "personal information" does not include publicly available information that is lawfully made available to the general public from federal, state or local government records.</p>	Without unreasonable delay	<p>Consumer Reporting Agencies: In the event that a person discovers circumstances requiring notification pursuant to this section of more than 1,000 consumers at one time, the person shall also notify, without unreasonable delay, all consumer reporting agencies that compile and maintain files on consumers on a nationwide basis, as defined by 15 U.S.C. § 1681a(p), of the timing, distribution and content of the notices.</p>	An individual or a commercial entity that is regulated by state or federal law and that maintains procedures for a breach of the security of the system pursuant to the laws, rules, regulations, guidances or guidelines established by its primary or functional state or federal regulator is deemed to be in compliance with this section. This section does not relieve an individual or a commercial entity from a duty to comply with other requirements of state and federal law regarding the protection and privacy of personal information.
KY	KRS § 365.732,	<p>An individual's first name or first initial and last name in combination with any one (1) or more of the following data elements, when the name or data element is not redacted:</p> <p>1. Social Security number;</p> <p>2. Driver's license number; or</p> <p>3. Account number or credit or debit card number, in combination with any required security code, access code, or password to permit access to an individual's financial account.</p>	Without unreasonable delay	<p>Consumer Reporting Agencies: If a person discovers circumstances requiring notification pursuant to this section of more than one thousand (1,000) persons at one (1) time, the person shall also notify, without unreasonable delay, all consumer reporting agencies and credit bureaus that compile and maintain files on consumers on a nationwide basis, as defined by 15 U.S.C. sec. 1681a, of the timing, distribution, and content of the notices.</p>	The provisions of this section and the requirements for nonaffiliated third parties in KRS Chapter 61 shall not apply to any person who is subject to the provisions of Title V of the Gramm-Leach-Bliley Act of 1999, Pub. L. No. 106-102, as amended.
LA	La. Rev. Stat. §§ 51:3071 et seq.	<p>An individual's first name or first initial and last name in combination with any one or more of the following data elements, when the name or the data element is not encrypted or redacted:</p> <p>(i) Social security number.</p> <p>(ii) Driver's license number.</p> <p>(iii) Account number, credit or debit card number, in combination with any required security code, access code, or password that would permit access to an individual's financial account.</p>	Without unreasonable delay	No	A financial institution that is subject to and in compliance with the Federal Interagency Guidance on Response Programs for Unauthorized Access to Customer Information and Customer Notice, issued on March 7, 2005, by the Board of Governors of the Federal Reserve System, the Federal Deposit Insurance Corporation, the office of the comptroller of the currency and the office of thrift supervision, and any revisions, additions, or substitutions relating to said interagency guidance, shall be deemed to be in compliance with this Chapter.

ME	<u>Me. Rev. Stat. tit. 10 § 1347 et seq.</u>	An individual's first name, or first initial, and last name in combination with any one or more of the following data elements, when either the name or the data elements are not encrypted or redacted: A. Social security number; B. Driver's license number or state identification card number; C. Account number, credit card number or debit card number, if circumstances exist wherein such a number could be used without additional identifying information, access codes or passwords; D. Account passwords or personal identification numbers or other access codes; or E. Any of the data elements contained in paragraphs A to D when not in connection with the individual's first name, or first initial, and last name, if the information if compromised would be sufficient to permit a person to fraudulently assume or attempt to assume the identity of the person whose information was compromised.	Without unreasonable delay	State Regulator/ Attorney General: When notice of a breach of the security of the system is required under subsection 1, the person shall notify the appropriate state regulators within the Department of Professional and Financial Regulation, or if the person is not regulated by the department, the Attorney General. Consumer Reporting Agencies: If a person discovers a breach of the security of the system that requires notification to more than 1,000 persons at a single time, the person shall also notify, without unreasonable delay, consumer reporting agencies that compile and maintain files on consumers on a nationwide basis, as defined in 15 United States Code, Section 1681a(p). Notification must include the date of the breach, an estimate of the number of persons affected by the breach, if known, and the actual or anticipated date that persons were or will be notified of the breach.	A person that complies with the security breach notification requirements of rules, regulations, procedures or guidelines established pursuant to federal law or the law of this State is deemed to be in compliance with the requirements of section 1348 as long as the law, rules, regulations or guidelines provide for notification procedures at least as protective as the notification requirements of section 1348.
MD	<u>Md. Code, Com. Law § 14-3501 et seq.</u>	An individual's first name or first initial and last name in combination with any one or more of the following data elements, when the name or the data elements are not encrypted, redacted, or otherwise protected by another method that renders the information unreadable or unusable: (i) A Social Security number; (ii) A driver's license number; (iii) A financial account number, including a credit card number or debit card number, that in combination with any required security code, access code, or password, would permit access to an individual's financial account; or (iv) An Individual Taxpayer Identification Number.	45 Calendar Days (60 days for PHI/HIPAA incidents)	Attorney General & Consumer Reporting Agencies: Prior to giving the notification required [for consumers] and subject to [allowances for delay], a business shall provide notice of a breach of the security of a system to the Office of the Attorney General. If a business is required under § 14-3504 of this subtitle to give notice of a breach of the security of a system to 1,000 or more individuals, the business also shall notify, without unreasonable delay, each consumer reporting agency that compiles and maintains files on consumers on a nationwide basis, as defined by 15 U.S.C. § 1681a(p), of the timing, distribution, and content of the notices.	A business [or affiliate] that is subject to and in compliance with § 501(b) of the federal Gramm-Leach-Bliley Act, 15 U.S.C. § 6801, § 216 of the federal Fair and Accurate Credit Transactions Act, 15 U.S.C. § 1681w, the federal Interagency Guidelines Establishing Information Security Standards, and the federal Interagency Guidance on Response Programs for Unauthorized Access to Customer Information and Customer Notice, and any revisions, additions, or substitutions, shall be deemed to be in compliance with this subtitle. §14-3507.
MA	<u>Mass. Gen. Laws § 93H-1 et seq.</u>	A resident's first name and last name or first initial and last name in combination with any 1 or more of the following data elements that relate to such resident: (a) Social Security number; (b) driver's license number or state-issued identification card number; or (c) financial account number, or credit or debit card number, with or without any required security code, access code, personal identification number or password, that would permit access to a resident's financial account	Without unreasonable delay.	Attorney General & Director of Consumer Affairs: A person or agency that owns or licenses data that includes personal information about a resident of the commonwealth, shall provide notice, as soon as practicable and without unreasonable delay, when such person or agency (1) knows or has reason to know of a breach of security or (2) when the person or agency knows or has reason to know that the personal information of such resident was acquired or used by an unauthorized person or used for an unauthorized purpose, to the attorney general, the director of consumer affairs and business regulation and to such resident, in accordance with this chapter. The notice to be provided to the attorney general and said director, and consumer reporting agencies or state agencies if any, shall include, but not be limited to, the nature of the breach of security or unauthorized acquisition or use, the number of residents of the commonwealth affected by such incident at the time of notification, and any steps the person or agency has taken or plans to take relating to the incident.	A person who maintains procedures for responding to a breach of security pursuant to federal laws, rules, regulations, guidance, or guidelines, is deemed to be in compliance with this chapter if the person notifies affected Massachusetts residents in accordance with the maintained or required procedures when a breach occurs; provided further that the person also notifies the attorney general and the director of the office of consumer affairs and business regulation of the breach as soon as practicable and without unreasonable delay following the breach. The notice to be provided to the attorney general and the director of the office of consumer affairs and business regulation shall consist of, but not be limited to, any steps the person or agency has taken or plans to take relating to the breach pursuant to the applicable federal law, rule, regulation, guidance or guidelines; provided further that if said person or agency does not comply with applicable federal laws, rules, regulations, guidance or guidelines, then it shall be subject to the provisions of this chapter.
MI	<u>Mich. Comp. Laws §§ 445.63,</u>	The first name or first initial and last name linked to 1 or more of the following data elements of a resident of this state: (i) Social security number. (ii) Driver license number or state personal identification card number. (iii) Demand deposit or other financial account number, or credit card or debit card number, in combination with any required security code, access code, or password that would permit access to any of the resident's financial accounts.	Without unreasonable delay	Consumer Reporting Agencies: After a person or agency provides a notice [to over 1,000 residents], the person or agency shall notify each consumer reporting agency that compiles and maintains files on consumers on a nationwide basis, as defined in 15 USC 1681a(p), of the security breach without unreasonable delay. A notification under this subsection shall include the number of notices that the person or agency provided to residents of this state and the timing of those notices. This subsection does not apply to a person or agency subject to 15 USC 6801 to 6809.	A financial institution that is subject to, and has notification procedures in place that are subject to examination by the financial institution's appropriate regulator for compliance with, the interagency guidance on response programs for unauthorized access to customer information and customer notice prescribed by the board of governors of the federal reserve system and the other federal bank and thrift regulatory agencies, or similar guidance prescribed and adopted by the national credit union administration, and its affiliates, is considered to be in compliance with this section.

MN	<u>Minn. Stat. §§ 325E.61,</u>	An individual's first name or first initial and last name in combination with any one or more of the following data elements, when the data element is not secured by encryption or another method of technology that makes electronic data unreadable or unusable, or was secured and the encryption key, password, or other means necessary for reading or using the data was also acquired: (1) Social Security number; (2) driver's license number or Minnesota identification card number; or (3) account number or credit or debit card number, in combination with any required security code, access code, or password that would permit access to an individual's financial account.	Without unreasonable delay	Consumer Reporting Agencies: If a person discovers circumstances requiring notification under this section and section 13.055, subdivision 6, of more than 500 persons at one time, the person shall also notify, within 48 hours, all consumer reporting agencies that compile and maintain files on consumers on a nationwide basis, as defined by United States Code, title 15, section 1681a, of the timing, distribution, and content of the notices.	This section and section 13.055, subdivision 6, do not apply to any "financial institution" as defined by United States Code, title 15, section 6809(3).
MS	<u>Miss. Code § 75-24-29</u>	An individual's first name or first initial and last name in combination with any one or more of the following data elements: (i) Social security number; (ii) Driver's license number or state identification card number; or (iii) An account number or credit or debit card number in combination with any required security code, access code or password that would permit access to an individual's financial account.	Without unreasonable delay	No	Any person who conducts business in this state that maintains its own security breach procedures as part of an information security policy for the treatment of personal information, and otherwise complies with the timing requirements of this section, shall be deemed to be in compliance with the security breach notification requirements of this section if the person notifies affected individuals in accordance with the person's policies in the event of a breach of security. Any person that maintains such a security breach procedure pursuant to the rules, regulations, procedures or guidelines established by the primary or federal functional regulator, as defined in 15 USCS 6809(2), shall be deemed to be in compliance with the security breach notification requirements of this section, provided the person notifies affected individuals in accordance with the policies or the rules, regulations, procedures or guidelines established by the primary or federal functional regulator in the event of a breach of security of the system.
MO	<u>Mo. Rev. Stat. § 407.1500</u>	An individual's first name or first initial and last name in combination with any one or more of the following data elements that relate to the individual if any of the data elements are not encrypted, redacted, or otherwise altered by any method or technology in such a manner that the name or data elements are unreadable or unusable: (a) Social Security number; (b) Driver's license number or other unique identification number created or collected by a government body; (c) Financial account number, credit card number, or debit card number in combination with any required security code, access code, or password that would permit access to an individual's financial account; (d) Unique electronic identifier or routing code, in combination with any required security code, access code, or password that would permit access to an individual's financial account; (e) Medical information; or (f) Health insurance information.	Without unreasonable delay	Attorney General & Consumer Reporting Agencies: In the event a person provides notice to more than one thousand consumers at one time pursuant to this section, the person shall notify, without unreasonable delay, the attorney general's office and all consumer reporting agencies that compile and maintain files on consumers on a nationwide basis, as defined in 15 U.S.C. Section 1681a(p), of the timing, distribution, and content of the notice.	A financial institution that is: (a) Subject to and in compliance with the Federal Interagency Guidance Response Programs for Unauthorized Access to Customer Information and Customer Notice, issued on March 29, 2005, by the board of governors of the Federal Reserve System, the Federal Deposit Insurance Corporation, the Office of the Comptroller of the Currency, and the Office of Thrift Supervision, and any revisions, additions, or substitutions relating to said interagency guidance; or (b) Subject to and in compliance with the National Credit Union Administration regulations in 12 CFR Part 748; or (c) Subject to and in compliance with the provisions of Title V of the Gramm-Leach-Bliley Financial Modernization Act of 1999, 15 U.S.C. Sections 6801 to 6809; shall be deemed to be in compliance with this section.

MT	Mont. Code § 30-14-1701 et seq.	<p>An individual's first name or first initial and last name in combination with any one or more of the following data elements, when either the name or the data elements are not encrypted:</p> <p>(A) social security number;</p> <p>(B) driver's license number, state identification card number, or tribal identification card number;</p> <p>(C) account number or credit or debit card number, in combination with any required security code, access code, or password that would permit access to an individual's financial account;</p> <p>(D) medical record information as defined in 33-19-104;</p> <p>(E) a taxpayer identification number; or</p> <p>(F) an identity protection personal identification number issued by the United States internal revenue service.</p>	Without unreasonable delay	<p>Attorney General & Consumer Reporting Agencies:</p> <p>If a business discloses a security breach to any individual pursuant to this section and gives a notice to the individual that suggests, indicates, or implies to the individual that the individual may obtain a copy of the file on the individual from a consumer credit reporting agency, the business shall coordinate with the consumer reporting agency as to the timing, content, and distribution of the notice to the individual. The coordination may not unreasonably delay the notice to the affected individuals. Any person or business that is required to issue a notification pursuant to this section shall simultaneously submit an electronic copy of the notification and a statement providing the date and method of distribution of the notification to the attorney general's consumer protection office, excluding any information that personally identifies any individual who is entitled to receive notification. If a notification is made to more than one individual, a single copy of the notification must be submitted that indicates the number of individuals in the state who received notification.</p>	Notwithstanding subsection (5), a person or business that maintains its own notification procedures as part of an information security policy for the treatment of personal information and that does not unreasonably delay notice is considered to be in compliance with the notification requirements of this section if the person or business notifies subject persons in accordance with its policies in the event of a breach of security of the data system.
NE	<p><u>Neb. Rev. Stat. §§ 87-801, to 807</u></p>	<p>(a) A Nebraska resident's first name or first initial and last name in combination with any one or more of the following data elements that relate to the resident if either the name or the data elements are not encrypted, redacted, or otherwise altered by any method or technology in such a manner that the name or data elements are unreadable:</p> <p>(i) Social security number;</p> <p>(ii) Motor vehicle operator's license number or state identification card number;</p> <p>(iii) Account number or credit or debit card number, in combination with any required security code, access code, or password that would permit access to a resident's financial account;</p> <p>(iv) Unique electronic identification number or routing code, in combination with any required security code, access code, or password; or</p> <p>(v) Unique biometric data, such as a fingerprint, voice print, or retina or iris image, or other unique physical representation; or</p> <p>(b) A user name or email address, in combination with a password or security question and answer, that would permit access to an online account.</p>	As soon as possible	<p>Attorney General:</p> <p>If notice of a breach of security of the system is required by subsection (1) of this section, the individual or commercial entity shall also, not later than the time when notice is provided to the Nebraska resident, provide notice of the breach of security of the system to the Attorney General.</p>	An individual or a commercial entity that is regulated by state or federal law and that maintains procedures for a breach of the security of the system pursuant to the laws, rules, regulations, guidances, or guidelines established by its primary or functional state or federal regulator is deemed to be in compliance with section 87-803 if the individual or commercial entity notifies affected Nebraska residents and the Attorney General in accordance with the maintained procedures in the event of a breach of the security of the system.
NV	<p><u>Nev. Rev. Stat. §§ 603A.010 et seq.</u></p>	<p>A natural person's first name or first initial and last name in combination with any one or more of the following data elements, when the name and data elements are not encrypted:</p> <p>(a) Social security number.</p> <p>(b) Driver's license number, driver authorization card number or identification card number.</p> <p>(c) Account number, credit card number or debit card number, in combination with any required security code, access code or password that would permit access to the person's financial account.</p> <p>(d) A medical identification number or a health insurance identification number.</p> <p>(e) A user name, unique identifier or electronic mail address in combination with a password, access code or security question and answer that would permit access to an online account.</p>	Without unreasonable delay	<p>Consumer Reporting Agencies:</p> <p>If a data collector determines that notification is required to be given pursuant to the provisions of this section to more than 1,000 persons at any one time, the data collector shall also notify, without unreasonable delay, any consumer reporting agency, as that term is defined in 15 U.S.C. § 1681a(p), that compiles and maintains files on consumers on a nationwide basis, of the time the notification is distributed and the content of the notification.</p>	A data collector which is subject to and complies with the privacy and security provisions of the Gramm-Leach-Bliley Act, 15 U.S.C. §§ 6801 et seq., shall be deemed to be in compliance with the notification requirements of this section.

NH	N.H. Rev. Stat. §§ 359-C:19, -C:20, -C:21	An individual's first name or initial and last name in combination with any one or more of the following data elements, when either the name or the data elements are not encrypted: (1) Social security number. (2) Driver's license number or other government identification number. (3) Account number, credit card number, or debit card number, in combination with any required security code, access code, or password that would permit access to an individual's financial account.	As soon as possible	<p>Attorney General: Any person engaged in trade or commerce that is subject to RSA 358-A:3, I shall also notify the regulator which has primary regulatory authority over such trade or commerce. All other persons shall notify the New Hampshire attorney general's office.</p> <p>Consumer Reporting Agencies: (a) If a person is required to notify more than 1,000 consumers of a breach of security pursuant to this section, the person shall also notify, without unreasonable delay, all consumer reporting agencies that compile and maintain files on consumers on a nationwide basis, as defined by 15 U.S.C. section 1681a(p), of the anticipated date of the notification to the consumers, the approximate number of consumers who will be notified, and the content of the notice. Nothing in this paragraph shall be construed to require the person to provide to any consumer reporting agency the names of the consumers entitled to receive the notice or any personal information relating to them. (b) Subparagraph (a) shall not apply to a person who is subject to Title V of the Gramm, Leach-Bliley Act, 15 U.S.C. section 6801 et seq.</p>	Any person engaged in trade or commerce that is subject to RSA 358-A:3, I which maintains procedures for security breach notification pursuant to the laws, rules, regulations, guidances, or guidelines issued by a state or federal regulator shall be deemed to be in compliance with this subdivision if it acts in accordance with such laws, rules, regulations, guidances, or guidelines.
NJ	N.J. Stat. § 56:8-161, -163	An individual's first name or first initial and last name linked with any one or more of the following data elements: (1) Social Security number; (2) driver's license number or State identification card number; or (3) account number or credit or debit card number, in combination with any required security code, access code, or password that would permit access to an individual's financial account. Dissociated data that, if linked, would constitute personal information is personal information if the means to link the dissociated data were accessed in connection with access to the dissociated data.	Without unreasonable delay	<p>State Police: Any business or public entity required under this section to disclose a breach of security of a customer's personal information shall, in advance of the disclosure to the customer, report the breach of security and any information pertaining to the breach to the Division of State Police in the Department of Law and Public Safety for investigation or handling, which may include dissemination or referral to other appropriate law enforcement entities.</p> <p>Consumer Reporting Agencies: In the event that a business or public entity discovers circumstances requiring notification pursuant to this section of more than 1,000 persons at one time, the business or public entity shall also notify, without unreasonable delay, all consumer reporting agencies that compile or maintain files on consumers on a nationwide basis, as defined by subsection (p) of section 603 of the federal "Fair Credit Reporting Act" (15 U.S.C. s.1681a), of the timing, distribution and content of the notices.</p>	A business or public entity that maintains its own notification procedures as part of an information security policy for the treatment of personal information, and is otherwise consistent with the requirements of this section, shall be deemed to be in compliance with the notification requirements of this section if the business or public entity notifies subject customers in accordance with its policies in the event of a breach of security of the system.
NM	H.B. 15 (effective 6/16/17)	An individual's first name or first initial and last name in combination with one or more of the following data elements that relate to the individual, when the data elements are not protected through encryption or redaction or otherwise rendered unreadable or unusable: (a) social security number; (b) driver's license number; (c) government-issued identification number; (d) account number, credit card number or debit card number in combination with any required security code, access code or password that would permit access to a person's financial account; or (e) biometric data;	45 Calendar Days	<p>Attorney General & Consumer Reporting Agencies: A person that is required to issue notification of a security breach pursuant to the Data Breach Notification Act to more than one thousand New Mexico residents as a result of a single security breach shall notify the office of the attorney general and major consumer reporting agencies that compile and maintain files on consumers on a nationwide basis, as defined in 15 U.S.C. Section 1681a(p), of the security breach in the most expedient time possible, and no later than forty-five calendar days, except as provided in Section 9 of the Data Breach Notification Act. A person required to notify the attorney general and consumer reporting agencies pursuant to this section shall notify the attorney general of the number of New Mexico residents that received notification pursuant to Section 6 of that act and shall provide a copy of the notification that was sent to affected residents within forty-five calendar days following discovery of the security breach, except as provided in Section 9 of the Data Breach Notification Act.</p>	The provisions of the Data Breach Notification Act shall not apply to a person subject to the federal Gramm-Leach-Bliley Act or the federal Health Insurance Portability and Accountability Act of 1996.

NY	<u>N.Y. Gen. Bus. Law § 899-aa.</u>	Personal information consisting of any information in combination with any one or more of the following data elements, when either the personal information or the data element is not encrypted, or encrypted with an encryption key that has also been acquired: (1) social security number; (2) driver's license number or non-driver identification card number; or (3) account number, credit or debit card number, in combination with any required security code, access code, or password that would permit access to an individual's financial account.	Without unreasonable delay	<p>Attorney General & State Police: In the event that any New York residents are to be notified, the person or business shall notify the state attorney general, the department of state and the division of state police as to the timing, content and distribution of the notices and approximate number of affected persons. Such notice shall be made without delaying notice to affected New York residents.</p> <p>Consumer Reporting Agencies: In the event that more than five thousand New York residents are to be notified at one time, the person or business shall also notify consumer reporting agencies as to the timing, content and distribution of the notices and approximate number of affected persons. Such notice shall be made without delaying notice to affected New York residents.</p>	None.
NC	<u>N.C. Gen. Stat §§ 75-65</u>	<p>A person's first name or first initial and last name in combination with identifying information as defined in G.S. 14-113.20(b):</p> <ol style="list-style-type: none"> (1) Social security or employer taxpayer identification numbers. (2) Drivers license, State identification card, or passport numbers. (3) Checking account numbers. (4) Savings account numbers. (5) Credit card numbers. (6) Debit card numbers. (7) Personal Identification (PIN) Code as defined in G.S. 14-113.8(6). (8) Electronic identification numbers, electronic mail names or addresses, Internet account numbers, or Internet identification names. (9) Digital signatures. (10) Any other numbers or information that can be used to access a person's financial resources. (11) Biometric data. (12) Fingerprints. (13) Passwords. (14) Parent's legal surname prior to marriage. <p>For the purposes of this section, personal information shall not include electronic identification numbers, electronic mail names or addresses, Internet account numbers, Internet identification names, parent's legal surname prior to marriage, or a password unless this information would permit access to a person's financial account or resources.</p>	Without unreasonable delay	<p>Attorney General: In the event a business provides notice to an affected person pursuant to this section, the business shall notify without unreasonable delay the Consumer Protection Division of the Attorney General's Office of the nature of the breach, the number of consumers affected by the breach, steps taken to investigate the breach, steps taken to prevent a similar breach in the future, and information regarding the timing, distribution, and content of the notice.</p> <p>Consumer Reporting Agencies: In the event a business provides notice to more than 1,000 persons at one time pursuant to this section, the business shall notify, without unreasonable delay, the Consumer Protection Division of the Attorney General's Office and all consumer reporting agencies that compile and maintain files on consumers on a nationwide basis, as defined in 15 U.S.C. § 1681a(p), of the timing, distribution, and content of the notice.</p>	A financial institution that is subject to and in compliance with the Federal Interagency Guidance Response Programs for Unauthorized Access to Consumer Information and Customer Notice, issued on March 7, 2005, by the Board of Governors of the Federal Reserve System, the Federal Deposit Insurance Corporation, the Office of the Comptroller of the Currency, and the Office of Thrift Supervision; or a credit union that is subject to and in compliance with the Final Guidance on Response Programs for Unauthorized Access to Member Information and Member Notice, issued on April 14, 2005, by the National Credit Union Administration; and any revisions, additions, or substitutions relating to any of the said interagency guidance, shall be deemed to be in compliance with this section.
ND	<u>N.D. Cent. Code § 51-30-01 et seq.</u>	<p>An individual's first name or first initial and last name in combination with any of the following data elements, when the name and the data elements are not encrypted:</p> <ol style="list-style-type: none"> (1) The individual's social security number; (2) The operator's license number assigned to an individual by the department of transportation under section 39-06-14; (3) A nondriver color photo identification card number assigned to the individual by the department of transportation under section 39-06-03.1; (4) The individual's financial institution account number, credit card number, or debit card number in combination with any required security code, access code, or password that would permit access to an individual's financial accounts; (5) The individual's date of birth; (6) The maiden name of the individual's mother; (7) Medical information; (8) Health insurance information; (9) An identification number assigned to the individual by the individual's employer in combination with any required security code, access code, or password; or (10) The individual's digitized or other electronic signature. 	Without unreasonable delay	<p>Attorney General: Any person that experiences a breach of the security system as provided in this section shall disclose to the attorney general by mail or electronic mail any breach of the security system which exceeds two hundred fifty individuals.</p>	A financial institution, trust company, or credit union that is subject to, examined for, and in compliance with the federal interagency guidance on response programs for unauthorized access to customer information and customer notice is in compliance with this chapter.

OH	<u>Ohio Rev. Code § 1349.19</u>	An individual's name, consisting of the individual's first name or first initial and last name, in combination with and linked to any one or more of the following data elements, when the data elements are not encrypted, redacted, or altered by any method or technology in such a manner that the data elements are unreadable: (i) Social security number; (ii) Driver's license number or state identification card number; (iii) Account number or credit or debit card number, in combination with and linked to any required security code, access code, or password that would permit access to an individual's financial account.	45 Calendar Days	Consumer Reporting Agencies: If a person discovers circumstances that require disclosure under this section to more than one thousand residents of this state involved in a single occurrence of a breach of the security of the system, the person shall notify, without unreasonable delay, all consumer reporting agencies that compile and maintain files on consumers on a nationwide basis of the timing, distribution, and content of the disclosure given by the person to the residents of this state. In no case shall a person that is required to make a notification required by this division delay any disclosure or notification required by division (B) or (C) of this section in order to make the notification required by this division.	A financial institution, trust company, or credit union or any affiliate of a financial institution, trust company, or credit union that is required by federal law, including, but not limited to, any federal statute, regulation, regulatory guidance, or other regulatory action, to notify its customers of an information security breach with respect to information about those customers and that is subject to examination by its functional government regulatory agency for compliance with the applicable federal law, is exempt from the requirements of this section.
OK	Okla. Stat. §§ 24-161 to -166	The first name or first initial and last name in combination with and linked to any one or more of the following data elements that relate to a resident of this state, when the data elements are neither encrypted nor redacted: a.social security number, b.driver license number or state identification card number issued in lieu of a driver license, or c.financial account number, or credit card or debit card number, in combination with any required security code, access code, or password that would permit access to the financial accounts of a resident.	Without unreasonable delay	No	A financial institution that complies with the notification requirements prescribed by the Federal Interagency Guidance on Response Programs for Unauthorized Access to Customer Information and Customer Notice is deemed to be in compliance with the provisions of this act. An entity that complies with the notification requirements or procedures pursuant to the rules, regulation, procedures, or guidelines established by the primary or functional federal regulator of the entity shall be deemed to be in compliance with the provisions of this act.
OR	<u>Oregon Rev. Stat. § 646A.600 to .628.</u>	A consumer's first name or first initial and last name in combination with any one or more of the following data elements, if encryption, redaction or other methods have not rendered the data elements unusable or if the data elements are encrypted and the encryption key has been acquired: (A) A consumer's Social Security number; (B) A consumer's driver license number or state identification card number issued by the Department of Transportation; (C) A consumer's passport number or other identification number issued by the United States; (D) A consumer's financial account number, credit card number or debit card number, in combination with any required security code, access code or password that would permit access to a consumer's financial account; (E) Data from automatic measurements of a consumer's physical characteristics, such as an image of a fingerprint, retina or iris, that are used to authenticate the consumer's identity in the course of a financial transaction or other transaction; (F) A consumer's health insurance policy number or health insurance subscriber identification number in combination with any other unique identifier that a health insurer uses to identify the consumer; or (G) Any information about a consumer's medical history or mental or physical condition or about a health care professional's medical diagnosis or treatment of the consumer. (b) Any of the data elements or any combination of the data elements described in paragraph (a) of this subsection without the consumer's first name or first initial and last name if: (i) Encryption, redaction or other methods have not rendered the data element or combination of data elements unusable; and (ii) The data element or combination of data elements would enable a person to commit identity theft against a consumer.	Without unreasonable delay	Attorney General: The Attorney General, either in writing or electronically, if the number of consumers to whom the person must send the notice described in paragraph (a) of this subsection exceeds 250. The person shall disclose the breach of security to the Attorney General in the manner described in paragraph (a) of this subsection. Consumer Reporting Agencies: If a person discovers a breach of security that affects more than 1,000 consumers, the person shall notify, without unreasonable delay, all consumer reporting agencies that compile and maintain reports on consumers on a nationwide basis of the timing, distribution and content of the notice the person gave to affected consumers and shall include in the notice any police report number assigned to the breach of security. A person may not delay notifying affected consumers of a breach of security in order to notify consumer reporting agencies.	This section does not apply to a person that is subject to and complies with regulations promulgated pursuant to Title V of the Gramm-Leach-Bliley Act of 1999 (15 U.S.C. 6801 to 6809) as that Act existed on January 1, 2016.
PA	<u>73 Pa. Stat. § 2301 et seq.</u>	An individual's first name or first initial and last name in combination with and linked to any one or more of the following data elements when the data elements are not encrypted or redacted: (i) Social Security number. (ii) Driver's license number or a State identification card number issued in lieu of a driver's license. (iii) Financial account number, credit or debit card number, in combination with any required security code, access code or password that would permit access to an individual's financial account.	Without unreasonable delay	Consumer Reporting Agencies: When an entity provides notification under this act to more than 1,000 persons at one time, the entity shall also notify, without unreasonable delay, all consumer reporting agencies that compile and maintain files on consumers on a nationwide basis, as defined in section 603 of the Fair Credit Reporting Act (Public Law 91-508, 15 U.S.C. § 1681a), of the timing, distribution and number of notices.	(1) A financial institution that complies with the notification requirements prescribed by the Federal Interagency Guidance on Response Programs for Unauthorized Access to Customer Information and Customer Notice is deemed to be in compliance with this act. (2) An entity that complies with the notification requirements or procedures pursuant to the rules, regulations, procedures or guidelines established by the entity's primary or functional Federal regulator shall be in compliance with this act.

RI	R.I. Gen. Laws § 11-4	An individual's first name or first initial and last name in combination with any one or more of the following data elements, when the name and the data elements are not encrypted or are in hard copy, paper format: (i) Social security number; (ii) Driver's license number, Rhode Island identification card number, or tribal identification number; (iii) Account number, credit, or debit card number, in combination with any required security code, access code, password, or personal identification number, that would permit access to an individual's financial account; (iv) Medical or health insurance information; or (v) E-mail address with any required security code, access code, or password that would permit access to an individual's personal, medical, insurance, or financial account.	45 Calendar Days	Attorney General & Consumer Reporting Agencies: In the event that more than five hundred (500) Rhode Island residents are to be notified, the municipal agency, state agency, or person shall notify the attorney general and the major credit reporting agencies as to the timing, content, and distribution of the notices and the approximate number of affected individuals. Notification to the attorney general and the major credit reporting agencies shall be made without delaying notice to affected Rhode Island residents.	A financial institution, trust company, credit union, or its affiliates that is subject to and examined for, and found in compliance with, the Federal Interagency Guidelines on Response Programs for Unauthorized Access to Customer Information and Customer Notice shall be deemed in compliance with this chapter.
SC	S.C. Code § 39-1-90, 2013 H.B. 3248	The first name or first initial and last name in combination with and linked to any one or more of the following data elements that relate to a resident of this State, when the data elements are neither encrypted nor redacted: (a) social security number; (b) driver's license number or state identification card number issued instead of a driver's license; (c) financial account number, or credit card or debit card number in combination with any required security code, access code, or password that would permit access to a resident's financial account; or (d) other numbers or information which may be used to access a person's financial accounts or numbers or information issued by a governmental or regulatory entity that uniquely will identify an individual.	Without unreasonable delay	Dept. of Consumer Affairs & Consumer Reporting Agencies: If a business provides notice to more than one thousand persons at one time pursuant to this section, the business shall notify, without unreasonable delay, the Consumer Protection Division of the Department of Consumer Affairs and all consumer reporting agencies that compile and maintain files on a nationwide basis, as defined in 15 USC Section 1681a(p), of the timing, distribution, and content of the notice.	This section does not apply to a bank or financial institution that is subject to and in compliance with the privacy and security provision of the Gramm-Leach-Bliley Act. A financial institution that is subject to and in compliance with the federal Interagency Guidance Response Programs for Unauthorized Access to Consumer Information and Customer Notice, issued March 7, 2005, by the Board of Governors of the Federal Reserve System, the Federal Deposit Insurance Corporation, the Office of the Comptroller of the Currency, and the Office of Thrift Supervision, as amended, is considered to be in compliance with this section.
SD	No State Law Regarding Data Breach Notification Requirements.	N/A	N/A	N/A	N/A
TN	Tenn. Code § 47-18-2107	"Personal information" means an individual's first name or first initial and last name, in combination with any one (1) or more of the following data elements, when either the name or the data elements are not encrypted: (i) Social security number; (ii) Driver license number; or (iii) Account number, credit or debit card number, in combination with any required security code, access code, or password that would permit access to an individual's financial account	45 Calendar Days (60 days for PHI/HIPAA incidents)	Consumer Reporting Agencies: In the event that a person discovers circumstances requiring notification pursuant to this section of more than one thousand (1,000) persons at one time, the person shall also notify, without unreasonable delay, all consumer reporting agencies and credit bureaus that compile and maintain files on consumers on a nationwide basis, as defined by 15 U.S.C. § 1681a, of the timing, distribution and content of the notices.	This section shall not apply to any person who is subject to Title V of the Gramm-Leach-Bliley Act of 1999, Pub. L. No. 106-102.
TX	Tex. Bus. & Com. Code §§ 521.002, 521.053	An individual's first name or first initial and last name in combination with any one or more of the following items, if the name and the items are not encrypted: (i) social security number; (ii) driver's license number or government-issued identification number; or (iii) account number or credit or debit card number in combination with any required security code, access code, or password that would permit access to an individual's financial account; or (B) information that identifies an individual and relates to: (i) the physical or mental health or condition of the individual; (ii) the provision of health care to the individual; or (iii) payment for the provision of health care to the individual.	As soon as possible	Consumer Reporting Agencies: If a person is required by this section to notify at one time more than 10,000 persons of a breach of system security, the person shall also notify each consumer reporting agency, as defined by 15 U.S.C. Section 1681a, that maintains files on consumers on a nationwide basis, of the timing, distribution, and content of the notices. The person shall provide the notice required by this subsection without unreasonable delay.	A person who maintains the person's own notification procedures as part of an information security policy for the treatment of sensitive personal information that complies with the timing requirements for notice under this section complies with this section if the person notifies affected persons in accordance with that policy.
UT	Utah Code §§ 13-44-101 et seq.	A person's first name or first initial and last name, combined with any one or more of the following data elements relating to that person when either the name or date element is unencrypted or not protected by another method that renders the data unreadable or unusable: (i) Social Security number; (ii) (A) financial account number, or credit or debit card number; and (B) any required security code, access code, or password that would permit access to the person's account; or (iii) driver license number or state identification card number.	Without unreasonable delay	No	A person who is regulated by state or federal law and maintains procedures for a breach of system security under applicable law established by the primary state or federal regulator is considered to be in compliance with this part if the person notifies each affected Utah resident in accordance with the other applicable law in the event of a breach.

VT	Vt. Stat. tit. 9 § 2430	<p>An individual's first name or first initial and last name in combination with any one or more of the following data elements, when either the name or the data elements are not encrypted or redacted or protected by another method that renders them unreadable or unusable by unauthorized persons:</p> <p>(i) Social Security number;</p> <p>(ii) motor vehicle operator's license number or nondriver identification card number;</p> <p>(iii) financial account number or credit or debit card number, if circumstances exist in which the number could be used without additional identifying information, access codes, or passwords;</p> <p>(iv) account passwords or personal identification numbers or other access codes for a financial account.</p>	45 Calendar Days (Preliminary AG notification within 14 Business Days)	<p>Attorney General: A data collector or other entity regulated by the Department of Financial Regulation under Title 8 or this title shall provide notice of a breach to the Department. All other data collectors or other entities subject to this subchapter shall provide notice of a breach to the Attorney General (within 14 business days).</p>	<p>(f) Except as provided in subdivision (3) of this subsection (f), a financial institution that is subject to the following guidances, and any revisions, additions, or substitutions relating to an interagency guidance shall be exempt from this section:</p> <p>(1) The Federal Interagency Guidance Response Programs for Unauthorized Access to Consumer Information and Customer Notice, issued on March 7, 2005, by the Board of Governors of the Federal Reserve System, the Federal Deposit Insurance Corporation, the Office of the Comptroller of the Currency, and the Office of Thrift Supervision.</p> <p>(2) Final Guidance on Response Programs for Unauthorized Access to Member Information and Member Notice, issued on April 14, 2005, by the National Credit Union Administration.</p> <p>(3) A financial institution regulated by the Department of Financial Regulation that is subject to subdivision (1) or (2) of this subsection (f) shall notify the Department as soon as possible after it becomes aware of an incident involving unauthorized access to or use of personally identifiable information.</p>
VA	Va. Code § 18.2-186.6	<p>The first name or first initial and last name in combination with and linked to any one or more of the following data elements that relate to a resident of the Commonwealth, when the data elements are neither encrypted nor redacted:</p> <p>1. Social security number;</p> <p>2. Driver's license number or state identification card number issued in lieu of a driver's license number; or</p> <p>3. Financial account number, or credit card or debit card number, in combination with any required security code, access code, or password that would permit access to a resident's financial accounts.</p>	Without unreasonable delay	<p>Attorney General & Consumer Reporting Agencies: An individual or entity that owns or licenses computerized data that includes personal information shall disclose any breach of the security of the system following discovery or notification of the breach of the security of the system to the Office of the Attorney General and any affected resident of the Commonwealth without unreasonable delay. In the event an individual or entity provides notice to more than 1,000 persons at one time pursuant to this section, the individual or entity shall notify, without unreasonable delay, the Office of the Attorney General and all consumer reporting agencies that compile and maintain files on consumers on a nationwide basis, as defined in 15 U.S.C. § 1681a (p), of the timing, distribution, and content of the notice.</p>	<p>An entity that is subject to Title V of the Gramm-Leach-Bliley Act (15 U.S.C. § 6801 et seq.) and maintains procedures for notification of a breach of the security of the system in accordance with the provision of that Act and any rules, regulations, or guidelines promulgated thereto shall be deemed to be in compliance with this section. A violation of this section by a state-chartered or licensed financial institution shall be enforceable exclusively by the financial institution's primary state regulator.</p>
WA	Wash. Rev. Code § 19.255.010	<p>An individual's first name or first initial and last name in combination with any one or more of the following data elements:</p> <p>(a) Social security number;</p> <p>(b) Driver's license number or Washington identification card number; or</p> <p>(c) Account number or credit or debit card number, in combination with any required security code, access code, or password that would permit access to an individual's financial account.</p>	45 Calendar Days (60 days for PHI/HIPAA incidents)	<p>Attorney General: The [financial institution] shall notify the attorney general pursuant to subsection (15) of this section in addition to providing notice to its primary federal regulator. Any person or business that is required to issue a notification pursuant to this section to more than five hundred Washington residents as a result of a single breach shall, by the time notice is provided to affected consumers, electronically submit a single sample copy of that security breach notification, excluding any personally identifiable information, to the attorney general. The person or business shall also provide to the attorney general the number of Washington consumers affected by the breach, or an estimate if the exact number is not known.</p>	<p>A financial institution under the authority of the office of the comptroller of the currency, the federal deposit insurance corporation, the national credit union administration, or the federal reserve system is deemed to have complied with the requirements of this section with respect to "sensitive customer information" as defined in the interagency guidelines establishing information security standards, 12 C.F.R. Part 30, Appendix B, 12 C.F.R. Part 208, Appendix D-2, 12 C.F.R. Part 225, Appendix F, and 12 C.F.R. Part 364, Appendix B, and 12 C.F.R. Part 748, Appendices A and B, as they existed on July 24, 2015, if the financial institution provides notice to affected consumers pursuant to the interagency guidelines and the notice complies with the customer notice provisions of the interagency guidelines establishing information security standards and the interagency guidance on response programs for unauthorized access to customer information and customer notice under 12 C.F.R. Part 364 as it existed on July 24, 2015. The entity shall notify the attorney general pursuant to subsection (15) of this section in addition to providing notice to its primary federal regulator.</p>

WV	<u>W.V. Code §§ 46A-2A-101 et seq.</u>	The first name or first initial and last name linked to any one or more of the following data elements that relate to a resident of this state, when the data elements are neither encrypted nor redacted: (A) Social security number; (B) Driver's license number or state identification card number issued in lieu of a driver's license; or (C) Financial account number, or credit card, or debit card number in combination with any required security code, access code or password that would permit access to a resident's financial accounts.	Without unreasonable delay	Consumer Reporting Agencies: If an entity is required to notify more than one thousand persons of a breach of security pursuant to this article, the entity shall also notify, without unreasonable delay, all consumer reporting agencies that compile and maintain files on a nationwide basis, as defined by 15 U.S.C. §1681a (p), of the timing, distribution and content of the notices. Nothing in this subsection shall be construed to require the entity to provide to the consumer reporting agency the names or other personal identifying information of breach notice recipients. This subsection shall not apply to an entity who is subject to Title V of the Gramm Leach Bliley Act, 15 U.S.C. 6801, et seq.	A financial institution that responds in accordance with the notification guidelines prescribed by the Federal Interagency Guidance on Response Programs for Unauthorized Access to Customer Information and Customer Notice is deemed to be in compliance with this article. A violation of this article by a licensed financial institution shall be enforceable exclusively by the financial institution's primary functional regulator.
WI	<u>Wis. Stat. § 134.98</u>	An individual's last name and the individual's first name or first initial, in combination with and linked to any of the following elements, if the element is not publicly available information and is not encrypted, redacted, or altered in a manner that renders the element unreadable: 1. The individual's social security number. 2. The individual's driver's license number or state identification number. 3. The number of the individual's financial account number, including a credit or debit card account number, or any security code, access code, or password that would permit access to the individual's financial account. 4. The individual's deoxyribonucleic acid profile, as defined in s. 939.74 (2d) (a). 5. The individual's unique biometric data, including fingerprint, voice print, retina or iris image, or any other unique physical representation.	45 Calendar Days (60 days for PHI/HIPAA incidents)	Consumer Reporting Agencies: If, as the result of a single incident, an entity is required under par. (a) or (b) to notify 1,000 or more individuals that personal information pertaining to the individuals has been acquired, the entity shall without unreasonable delay notify all consumer reporting agencies that compile and maintain files on consumers on a nationwide basis, as defined in 15 USC 1681a(p), of the timing, distribution, and content of the notices sent to the individuals.	This section does not apply to an entity that is subject to, and in compliance with, the privacy and security requirements of 15 USC 6801 to 6827, or a person that has a contractual obligation to such an entity, if the entity or person has in effect a policy concerning breaches of information security.
WY	<u>Wyo. Stat. § 40-12-501 et seq.</u>	The first name or first initial and last name of a person in combination with one (1) or more of the data elements specified in W.S. 6-3-901(b)(iii) through (xiv), when the data elements are not redacted. [(iii) Social security number; (iv) Driver's license number; (v) Account number, credit card number or debit card number in combination with any security code, access code or password that would allow access to a financial account of the person; (vi) Tribal identification card; (vii) Federal or state government issued identification card; (viii) Shared secrets or security tokens that are known to be used for data based authentication; (ix) A username or email address, in combination with a password or security question and answer that would permit access to an online account; (x) A birth or marriage certificate; (xi) Medical information, meaning a person's medical history, mental or physical condition, or medical treatment or diagnosis by a health care professional; (xii) Health insurance information, meaning a person's health insurance policy number or subscriber identification number, any unique identifier used by a health insurer to identify the person or information related to a person's application and claims history; (xiii) Unique biometric data, meaning data generated from measurements or analysis of human body characteristics for authentication purposes; (xiv) An individual taxpayer identification number.]	Without unreasonable delay	No	Any financial institution as defined in 15 U.S.C. 6809 or federal credit union as defined by 12 U.S.C. 1752 that maintains notification procedures subject to the requirements of 15 U.S.C. 6801(b)(3) and 12 C.F.R. Part 364 Appendix B or Part 748 Appendix B, is deemed to be in compliance with this section if the financial institution notifies affected Wyoming customers in compliance with the requirements of 15 U.S.C. 6801 through 6809 and 12 C.F.R. Part 364 Appendix B or Part 748 Appendix B.
DC	<u>D.C. Code § 28-3851 et seq.</u>	An individual's first name or first initial and last name, or phone number, or address, and any one or more of the following data elements: (I) Social security number; (II) Driver's license number or District of Columbia Identification Card number; or (III) Credit card number or debit card number; or Any other number or code or combination of numbers or codes, such as account number, security code, access code, or password, that allows access to or use of an individual's financial or credit account.	Without unreasonable delay	Consumer Reporting Agencies: If any person or entity is required by subsection (a) or (b) of this section to notify more than 1,000 persons of a breach of security pursuant to this subsection, the person shall also notify, without unreasonable delay, all consumer reporting agencies that compile and maintain files on consumers on a nationwide basis, as defined by section 603(p) of the Fair Credit Reporting Act, approved October 26, 1970 (84 Stat. 1128; 15 U.S.C. § 1681a(p)), of the timing, distribution and content of the notices. Nothing in this subsection shall be construed to require the person to provide to the consumer reporting agency the names or other personal identifying information of breach notice recipients. This subsection shall not apply to a person or entity who is required to notify consumer reporting agencies of a breach pursuant to Title V of the Gramm-Leach-Bliley Act, approved November 12, 1999 (113 Stat. 1436; 15 U.S.C. § 6801 et seq[.]).	A person or entity who maintains procedures for a breach notification system under Title V of the Gramm-Leach-Bliley Act, approved November 12, 1999 (113 Stat. 1436; 15 U.S.C. § 6801 et seq.) ("Act"), and provides notice in accordance with the Act, and any rules, regulations, guidance and guidelines thereto, to each affected resident in the event of a breach, shall be deemed to be in compliance with this section.

GU	<u>9 GCA § 48-10 et seq.</u>	The first name, or first initial, and last name in combination with and linked to any one or more of the following data elements that relate to a resident of Guam, when the data elements are neither encrypted nor redacted: (1) Social Security number; (2) Driver's license number or Guam identification card number issued in lieu of a driver's license; or (3) Financial account number, or credit card or debit card number, in combination with any required security code, access code, or password that would permit access to a resident's financial accounts.		No	A financial institution that complies with the notification requirements prescribed by the Federal Interagency Guidance on Response Programs for Unauthorized Access to Customer Information and Customer Notice is deemed to be in compliance with this Chapter.
PR	<u>10 Laws of Puerto Rico § 4051 et seq.</u>	A file containing at least the name or first initial and the surname of a person, together with any of the following data so that an association may be established between certain information with another and in which the information is legible enough so that in order to access it there is no need to use a special cryptographic code. (1) Social security number. (2) Driver's license number, voter's identification or other official identification. (3) Bank or financial account numbers of any type with or without passwords or access code that may have been assigned. (4) Names of users and passwords or access codes to public or private information systems. (5) Medical information protected by the HIPAA. (6) Tax information. (7) Work-related evaluations.	Without unreasonable delay (10 Calendar Days for Department of Consumer Affairs)	Dept. of Consumer Affairs: Within a non-extendable term of ten (10) days after the violation of the system's security has been detected, the parties responsible shall inform the Department [of Consumer Affairs], which shall make a public announcement of the fact within twenty-four (24) hours after having received the information.	No provision of this chapter shall be interpreted as being prejudicial to those institutional information and security policies that an enterprise or entity may have in force prior to its effectiveness and whose purpose is to provide protection equal or better to the information on security herein established.
VI	<u>V.I. Code tit. 14, § 2209</u>	An individual's first name or first initial and last name in combination with any one or more of the following data elements, when either the name or the data elements are not encrypted: (1) Social Security number. (2) Driver's license number. (3) Account number, credit or debit card number, in combination with any required security code, access code, or password that would permit access to an individual's financial account.		No	Notwithstanding subsection (g), a person or business that maintains its own notification procedures as part of an information security policy for the treatment of personal information and is otherwise consistent with the timing requirements of this subchapter is deemed to be in compliance with the notification requirements of this section if the person or business notifies subject persons in accordance with its policies in the event of a breach of security of the system.