

		Sector covered	Concerns
<a href="#"><u>Privacy Act</u></a>	1974	U.S. Government	Privacy
<a href="#"><u>Family Educational Rights and Privacy Act (FERPA)</u></a>	1974	Education records	Privacy
<a href="#"><u>Freedom of Information Act (FOIA)</u></a>		Federal records	Access to records
<a href="#"><u>Health Insurance Portability and Accountability Act (HIPAA)</u></a>	1996	Protected health information	Privacy and security rules
<a href="#"><u>Financial Modernization Act (Gramm-Leach-Bliley or GLB)</u></a>	1999	Certain financial data	Security safeguards
<a href="#"><u>Fair and Accurate Credit Transactions Act (FACTA)</u></a>	2003	Credit records	Secure disposal
State Laws	2002 +	Personal data (primarily SSN)	Privacy, notification, secure disposal
<a href="#"><u>Payment Card Industry Data Security Standards (PCI-DSS)</u></a>	2005	Credit card data	Security standards
<a href="#"><u>Federal Rules of Civil Procedure – Electronically stored information rules</u></a>	2006		

[Red Flag Regulations](#)

2007

Credit records

Identity theft