

FACTA Input from Henry N. Sira

Any entity that collects or elicits a consumers information should bear the responsibility/liability for the destruction of this information, so as others are unable to recover or ascertain any of this consumer information. The entity that elicited the information/consumer information should bear the burden of its demise when the purpose for which it was elicited has expired. The criteria for the disposal should be that it be rendered so that it cannot be reconstructed and information gotten from the materials cannot damage the consumer. **SHREDDING OF THESE MATERIALS** should be the preferred method of disposal. A substantial civil penalty should be available along with punitive damages to discourage discarding this information intact.