



PRIVACY LAWS CHEAT SHEET

	Key Dates	Applicability	Definitions	Privacy Rights	Exemptions	Enforcement / Private Right of Action
California Consumer Privacy Act (CCPA) / California Privacy Rights Act (CPRA)¹	CCPA became law in 2018; effective on January 1, 2020; enforceable on July 1, 2020. CPRA ballot initiative (Prop. 24) passed in November 2020; effective on January 1, 2023; enforceable on July 1, 2023.	Applies to businesses that: <ul style="list-style-type: none"> (A) Have annual gross revenues in excess of \$25 million as of January 2020, adjusted for inflation; (B) Alone or in combination, annually buys, sells, or shares the personal information of 100,000 or more consumers or households; or (C) Derive over 50 percent of gross revenue from selling or sharing consumers' personal information. 	<p>Personal information: long definition contained in the California Civil Code § 1798.140 (v) (1)</p> <p>Does not include publicly available information, lawfully obtained, truthful information that is a matter of public concern, or deidentified or aggregate consumer information.</p> <p>Consumer: “A natural person who is a California resident, as defined in Section 17014 of Title 18 of the California Code of Regulations, as that section read on September 1, 2017, however identified, including by any unique identifier.”</p> <p>Household: a group, however identified, of consumers who cohabituate with one another at the same residential address and share use of common devices or services.</p>	Rights to delete, know, access, correct, opt out, limit use & disclosure of sensitive information, protection against discrimination. It also prohibits companies from retaliating against employees, job applicants, and contracts for exercising their rights.	Information covered by the GLBA. Information and activities covered under the FCRA.	Attorney general. California Privacy Protection Agency (starting July 1, 2023). Private right of action for data breaches.

¹ California Civil Code [§ 1798.100 et seq](#)

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Colorado Privacy Act²	Signed on July 7, 2021. Effective on July 1, 2023.	Applies to businesses that: (A) Control or process personal data of more than 100,000 consumers per calendar year; or (A) Derive revenue from the sale of personal data and control or process the personal data of at least 25,000 consumers.	Personal data: information that is linked or reasonably linkable to an identified or identifiable individual. 'Personal data' does not include de-identified data or publicly available information." Consumer: "An individual who is a Colorado resident acting only in an individual or household context; and does not include an individual acting in a commercial or employment context."	Right to opt-out, right to access, right to correction, right to deletion, and right to data portability.	Institutions subject to the GLBA and their affiliates. Activities regulated by the FCRA.	Attorney general. Private right of action explicitly prohibited.

²Colorado [SB 190](#)

	Key Dates	Applicability	Definitions	Privacy Rights	Exemptions	Enforcement / Private Right of Action
Connecticut Privacy Act³	Signed on May 11, 2022 Effective July 1, 2023.	Applies to businesses that: (A) Control or process data of at least 75,000 consumers, excluding personal data controlled or processed solely for the purpose of completing a payment transaction; or (B) Control or process the data of at least 25,000 consumers and derive more than 25 percent of their gross revenue from the sale of data.	Personal data: any information that is linked or reasonably linkable to an identified or identifiable individual. "Personal data" does not include de-identified data or publicly available information. Consumer: "An individual who is a resident of this state and who is acting only in an individual, noncommercial or household context."	Right to know, right to correct, right to delete, right to access, and right to opt-out.	Data and institutions subject to the GLBA. Activities covered by the FCRA, and employee information.	Attorney general. No private right of action.

³ Connecticut [SB 6 / Act 22-15](#)

	Key Dates	Applicability	Definitions	Privacy Rights	Exemptions	Enforcement / Private Right of Action
Delaware Personal Data Privacy Act⁴	Signed on September 11, 2023. Effective January 1, 2025.	Applies to persons that conduct business in the State or persons that produce products or services that are targeted to residents of the State and that during the preceding calendar year did any of the following: <ul style="list-style-type: none"> A. Controlled or processed the personal data of not less than 35,000 consumers, excluding personal data controlled or processed solely for the purpose of completing a payment transaction. B. Controlled or processed the personal data of not less than 10,000 consumers and derived more than 20 percent of their gross revenue from the sale of personal data. 	<p>Personal data: any information that is linked or reasonably linkable to an identified or identifiable individual, and does not include de-identified data or publicly available information.</p> <p>Consumer: an individual who is a resident of Delaware. “Consumer” does not include an individual acting in a commercial or employment context or as an employee, owner, director, officer, or contractor of a company, partnership, sole proprietorship, nonprofit organization, or government agency whose communications or transactions with the controller occur solely within the context of that individual’s role with the company, partnership, sole proprietorship, nonprofit organization, or government agency.</p>	Right to confirm, correct, obtain, delete, and opt-out.	Institutions subject to the GLBA and their affiliates. Activities regulated by the FCRA.	Attorney General/DE Department of Justice. No private right of action.

⁴ Delaware [HB 154 / Chapter 187](#)

	Key Dates	Applicability	Definitions	Privacy Rights	Exemptions	Enforcement / Private Right of Action
Florida Technology Transparency Act⁵	Signed on June 6, 2023. Effective on July 1, 2024	Applies to businesses that: (A) Make over \$1 billion in gross revenues, adjust for inflation and derive 50 percent of its global annual revenues from providing targeted advertising or the sale of ads.	Personal information: information that is linked or reasonably linkable to an identifies or identifiable consumer or household, including biometric information, genetic information, and unique identifiers to the consumer. Consumer: a natural person who resides in or is domiciled in this state, however, identified, including by any unique identifier, who is acting in a personal capacity or household context. The term does not include a natural person acting on behalf of a legal entity in a commercial or employment context. Household: a natural person or a group of people in this state who reside at the same address, share a common device or the same service provided by the controller, and are identified by a controller as sharing the same group account or unique identifier.	Right to know, delete, correct, opt-out, obtain a copy.	Institutions and data subject to the GLBA Information and activities covered under the FCRA.	Attorney general. No private right of action.

⁵ Florida [HB 1547 / SB 262](#)

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	Key Dates	Applicability	Definitions	Privacy Rights	Exemptions	Enforcement / Private Right of Action
Indiana Consumer Data Protection Act⁶	Signed on May 1, 2023. Effective on January 1, 2026 for inflation and derive 50 percent of its global annual revenues from providing targeted advertising or the sale of ads.	Applies to businesses that: (A) Control or process personal data of 100,000 or more consumers; or (B) Control or process personal data of at least 25,000 consumers and derive over 50 percent of gross revenue from the sale of personal data.	Personal data: any information that is linked or reasonably linkable to an identified individual or an identifiable individual. “Personal data” does not include deidentified data, aggregated data, or publicly available information.” Consumer: “an individual who is a resident of Indiana; and is acting only for a personal, family, or household purpose. The term does not include an individual acting in a commercial or employment context.”	Right to confirm, correct, delete, obtain a copy, opt out.	Institutions and data subject to the GLBA. Information and activities covered under the FCRA.	Attorney general. No private right of action.
Iowa Consumer Data Act⁷	Signed on March 28, 2023. Effective on January 1, 2025.	Applies to businesses that: (A) Control or process data of at least 100,000 consumers; or (B) Control or process data of at least 25,000 consumers and derive over 50 percent of gross revenue from the sale of data.	Personal data: “any information that is linked or reasonably linkable to an identified or identifiable natural person. “Personal data” does not include de-identified or aggregate data or publicly available information.” Consumer: “a natural person who is a resident of the state acting only in an individual or household context and excluding a natural person acting in a commercial or employment context.”	Right to access, delete, obtain a copy, and opt out.	Institutions and data subject to the GLBA. Information and activities covered under the FCRA.	Attorney general. No private right of action.

⁶ Indiana [SB 5](#)

⁷ Iowa [SF 262](#)

	Key Dates	Applicability	Definitions	Privacy Rights	Exemptions	Enforcement / Private Right of Action
Montana Consumer Data Privacy Act⁸	Signed on May 19, 2023. Effective on October 1, 2024.	Applies to businesses that: (A) Control or process the personal information of over 50,000 consumers; or (B) Control or process the personal information of over 25,000 consumers and derive over 25 percent of gross revenue from the sale of personal data.	Personal data: any information that is linked or reasonably linkable to an identified or identifiable individual. Consumer: "An individual who is a resident of the state."	Right to confirm, correct, delete, obtain a copy, and opt out.	Institutions and data subject to the GLBA. Information and activities covered under the FCRA.	Attorney general. No private right of action.

⁸ Montana [SB 384](#)

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Oregon Privacy Act⁹	Signed on July 18, 2023. Effective July 1, 2024.	Applies to businesses that provide products or services to residents of Oregon, and that during a calendar year, control or process: <ul style="list-style-type: none"> A. The personal data of 100,000 or more consumers, other than personal data controlled or processed solely for the purpose of completing a payment transaction; or B. The personal data of 25,000 or more consumers, while deriving 25 percent or more of the annual gross revenue from selling personal data. 	<p>Personal data: data, derived data or any unique identifier that is linked to or is reasonably linkable to a consumer or to a device that identifies, is linked to or is reasonably linkable to one or more consumers in a household.</p> <p>“Personal data” does not include deidentified data or data that: (A) Is lawfully available through federal, state or local government records or through widely distributed media; or (B) A controller reasonably has understood to have been lawfully made available to the public by a consumer.</p> <p>Consumer: a natural person who resides in this state and acts in any capacity other than in a commercial or employment context.</p>	Right to obtain, correct, delete, and opt-out.	Information covered by the GLBA. Information and activities covered under the FCRA. A financial institution (as defined by ORS 706.008) or its affiliates and subsidiaries.	Attorney general. No private right of action.

⁹ Oregon [SB 619](#)

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Tennessee Information Protection Act¹⁰	Signed on May 11, 2023. Effective July 1, 2025.	Applies to businesses that: (A) Control or process data of at least 100,000 consumers and devices; or (B) Control or process data of at least 25,000 consumers and derive over 50 percent of gross revenue from the sale of data.	Personal data: information that is linked or reasonably linkable to an identified or identifiable individual. 'Personal data' does not include de-identified data or publicly available information. Consumer: A natural person who is a resident of this state acting only in a personal context.	Right to confirm, correct, delete, obtain a copy, know, and opt out.	Institutions and data subject to the GLBA Information and activities covered under the FCRA.	Attorney general. No private right of action.

¹⁰ Tennessee [HB 1181 / SB 73](#)

	Key Dates	Applicability	Definitions	Privacy Rights	Exemptions	Enforcement / Private Right of Action
Texas Privacy and Security Act¹¹	Signed on June 18, 2023. Effective July 1, 2024.	Applies to businesses that: (A) Conduct business in Texas or produce a product or service consumed by state residents and process or engage in the sale of personal data. The bill does not have revenue or consumer thresholds. It would exempt small businesses as defined by the U.S. Small Business Administration.	Personal data: any information, including sensitive data, that is linked or reasonably linkable to an identified or identifiable individual. The term includes pseudonymous data when the data is used by a controller or processor in conjunction with additional information that reasonably links the data to an identified or identifiable individual. The term does not include deidentified data or publicly available information Consumer: “an individual who is a resident of this state acting only in an individual or household context. The term does not include an individual acting in a commercial or employment context.”	Right to confirm, correct, delete, obtain a copy, and opt out.	Institutions and data subject to the GLBA. Information and activities covered under the FCRA. Small businesses as defined by the U.S. Small Business Administration.	Attorney general. No private right of action.

¹¹ Texas [HB 4](#)

	Key Dates	Applicability	Definitions	Privacy Rights	Exemptions	Enforcement / Private Right of Action
Utah Consumer Privacy Act¹²	Signed on March 24, 2022 Effective on December 31, 2023.	Applies to businesses that: (A) Have annual revenue of \$25 million or more (B) Satisfy one of the following: a. Control or process the personal data of 100,000 or more consumers in a calendar year; or b. Derive over 50% of their gross revenue from the sale of personal data and control or process the personal data of 25,000 or more consumers.	Personal data: information that is linked or reasonably linkable to an identified individual or an identifiable individual. (b) 'Personal data' does not include deidentified data, aggregated data, or publicly available information." Consumer: "An individual who is a resident of the state acting in an individual or household context. (b) 'Consumer' does not include an individual acting in an employment or commercial context."	Right to know, right to correction, right to deletion, right to access, right to opt-out.	Institutions subject to the GLBA and their affiliates. Activities regulated by the FCRA.	Attorney general and Division of Consumer Protection in the Department of Commerce. Private right of action explicitly prohibited.

¹² Utah [SB 227](#)

	Key Dates	Applicability	Definitions	Privacy Rights	Exemptions	Enforcement / Private Right of Action
Virginia Consumer Data Protection Act¹³	Signed on March 2, 2021. Effective on January 1, 2023.	Applies to businesses that: (A) Control or process personal data of 100,000 or more consumers; or (B) Control or process personal data of at least 25,000 consumers and derive over 50 percent of gross revenue from the sale of personal data.	Personal data: any information that is linked or reasonably linkable to an identified or identifiable natural person. 'Personal data' does not include de-identified data or publicly available information." Consumer: "A natural person who is a resident of the Commonwealth acting only in an individual or household context. It does not include a natural person acting in a commercial or employment context."	Rights to access, correct, delete, obtain a copy of data, and opt out.	Information covered by the GLBA. Information and activities covered under the FCRA.	Attorney general. California Privacy Protection Agency (starting July 1, 2023). Private right of action for data breaches.

¹³ Virginia [HB 2307 / Ch. 35](#)