



Dear Friends,

Identity theft is a growing, costly and time consuming problem that I am working to address. As my colleagues and I continue to work to strengthen our laws in this area, I want to make sure you are aware of an important service now available to you that will help you protect yourself from identity theft.

Under a new law passed by the General Assembly, you can put a freeze on your credit report to protect yourself from anyone who might steal your identity and unlawfully use it to qualify for loans, mortgages or credit cards in your name. This freeze is reversible and can be removed upon your request. You can find more details on how to use this freeze to protect your credit report on the next page.

As always, if you have questions about this or any other issues, please feel free to contact me.

Sincerely,

Stephen D. Dargan
State Representative
Proudly Serving West Haven

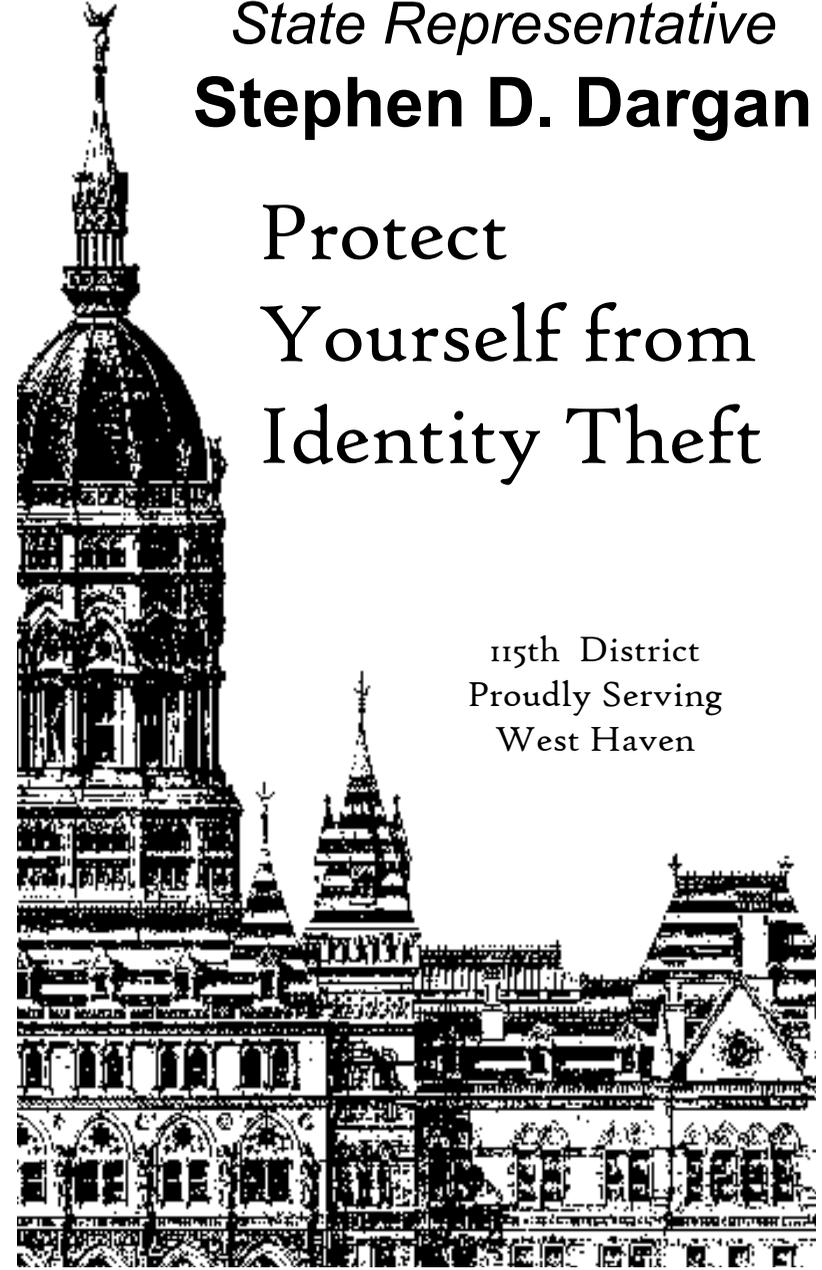
Stephen D. Dargan • Representing West Haven



Stephen D. Dargan
State Representative

LEGISLATIVE OFFICE BUILDING, ROOM 3603
HARTFORD CT 06106-1591
AT THE CAPITOL: 1-800-842-8267 (TOLL FREE)
E-MAIL: STEPHEN.DARGAN@CGA.CT.GOV

PRSRFT STD
U.S. POSTAGE
PAID
HARTFORD, CT
Permit No. 3937



Protecting your credit

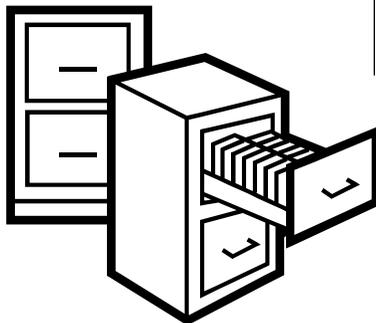


Did you know that you can request that credit bureaus put a security freeze on your credit report so that you can control who views it?

You can block fraudulent access to your credit history that could be used to secure illegal loans, mortgages or credit cards in your name.

Effective January 1, 2006, under Public Act 05-148, credit agencies must freeze the release of a credit report at consumer's request. The agencies must keep the freeze in effect unless the consumer authorizes its temporary or permanent removal.

The bureaus have five business days from the date of a request to freeze the report & 10 business days thereafter to send the requester a written confirmation with a unique personal identifier. The consumer can use this identifier to lift the freeze and release the report to authorized parties.



A guide to freezing your credit report

Send a written request to each of the following national credit bureaus



The three national credit bureaus:

Equifax

Send your request via certified mail to:

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348

1-800-525-6285 • www.equifax.com

Experian

Send your request via certified or overnight mail to:

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013

1-888-397-3742 • www.experian.com

TransUnion

Send your request via regular mail to:

TransUnion
Fraud Victim Assistance Department
P.O. Box 6790
Fullerton, CA 92834
1-888-909-8872 • www.transunion.com

Include:

1. Full name
2. Current address
3. Previous addresses for the past 2 years
4. Date of birth
5. Social Security number
6. Proof of current address (such as a legible copy of a dated utility bill, bank or insurance statement)
7. Copy of a government-issued ID (i.e. driver's license, state or military ID)

Payment:

The service is free if you are an identity theft victim and provide a copy of your identity theft or police report.

Otherwise the cost is \$10.

Pay using a credit card. Include:

- a. Full name of cardholder as it appears on the card
- b. Type of credit card (American Express, MasterCard, VISA and Discover are accepted)
- c. Complete account number
- d. Expiration date
- e. Identification number (MC, VISA & DC: 3 digits on back of card at the end of the account number; AE: 4 digits on front of card above account number)

Questions? Contact:

Representative Stephen Dargan

Capitol: 1-800-842-8267 (toll free)

E-mail: Stephen.Dargan@cga.ct.gov

