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2015 Identity Protection Update

Protecting your identity and personal information has become more and more difficult in the information age.

As your legislator, I am working to make sure the State of Connecticut provides consumers with the tools they need to keep identity thieves at bay.

The General Assembly is reviewing legislation that would require insurance companies, health providers and pharmacies to encrypt your personal data (SB 1042). Another bill would require companies to notify you if your personal information has been compromised (SB 589). A third bill would waive the fees that credit reporting agencies typically charge if you are a victim of identity theft and need to freeze your credit (HB 6800).

Please keep in touch with me on this important issue.

Lou

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What is Identity Theft?

Identity theft is the number one source of consumer fraud in the United States. Identity theft occurs when a person steals someone else's personal data like a Social Security number or credit card number and uses it for personal profit. It can be very difficult and time consuming to correct a stolen identity and to catch the criminal responsible.

Prevention

Using strong passwords for credit cards and bank accounts as well as strong computer protection software can help protect against identity theft. When shopping online, use one credit card specifically for online purchases and look for the lock image to ensure you are on a secure site. Never give out personal information like a social security or bank account number unless it is with a company you know. Review a copy of your credit report at least once each year to watch for signs of identity theft. You can get one free Credit Report every year from each of the three credit bureaus, for a total of 3 reports per year by visiting www.annualcreditreport.com or calling 1-877-322-8228.

Detection

There are several indicators of identity theft that you should look out for. Failing to receive your regular bills or being denied credit for no apparent reason are two possible signs. Receiving credit cards you did not apply for or calls from debt collectors or businesses about merchandise or services you did not buy are also red flags.

Response

If you are the victim of identity theft, report the crime to police and keep a copy of the police report to share with creditors. You should also contact your bank, creditors, the IRS, and your utilities and all service companies. Call the fraud department of one of the three major credit bureaus below and ask them to flag your file with a fraud alert and to include a statement that creditors should get your permission before opening any new accounts in your name.

- Equifax: 1-800-525-6285
- Experian: 1-888-397-3742
- TransUnion: 1-800-680-7289