

# 2015

The General Assembly is reviewing legislation that would require insurance companies, health providers and pharmacies to encrypt and protect your personal data (SB 1024). Another 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).

The legislature is committed to veterans. We are inspired by the service and sacrifice of servicemen and servicewomen. That is why veterans issues are a top priority during each legislative session.

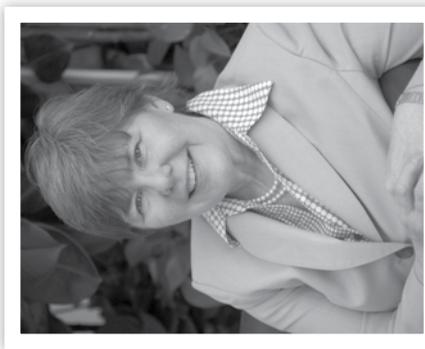
Please keep in touch with me on these important issues.



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# SUSAN JOHNSON

REPRESENTING WINDHAM | 49TH ASSEMBLY DISTRICT



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## VETERAN RESOURCES

### PROPERTY TAX EXEMPTIONS

A \$1,500 reduction of a property's assessed value for tax purposes is available to veterans with 90 days of wartime service. Contact your municipal tax assessor's office at **860-465-3026**.

### TUITION WAIVERS

Veterans may attend Connecticut public colleges, universities and the 12 community technical-colleges tuition free. For more information, contact the Office of Veteran Services at the school you are interested in attending.

[www.ct.edu/student/veterans](http://www.ct.edu/student/veterans)

### CT DEPARTMENT OF VETERANS' AFFAIRS

Offers numerous programs and services as well as links that provide benefit information and career services.

**1-860-616-3600**

### COMMUNITY CHOICES

An information hub for long-term care, community services, policies and assistance with completing benefit forms.

**1-800-994-9422**

### MILITARY SUPPORT COUNSELING PROGRAM

A 24/7 hotline connects callers with mental health services and programs.

**1-866-251-2913**

## WHAT IS IDENTITY THEFT?

Identity theft is the number one source of consumer fraud in the United States. It occurs when a person steals someone else's personal data like a Social Security or credit card number and uses it for personal profit. There are several symptoms 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.

## 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 by visiting [www.annualcreditreport.com](http://www.annualcreditreport.com) or calling 1-877-322-8228.

## 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, 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

## WHOM TO CONTACT:

### AARP FRAUD WATCH NETWORK

Provides you with access to information about identity theft, investment fraud, and the latest scams.

**1-877-908-3360**

### CONSUMER FINANCIAL PROTECTION BUREAU

File a complaint about fraudulent financial products or services.

**1-855-411-2372**

### CT DEPARTMENT OF BANKING

File a complaint involving financial institutions, mortgage lending and other consumer credit matters.

**1-800-831-7225**

### CT DEPARTMENT OF CONSUMER PROTECTION

File a complaint regarding a scam, unfair business practice or misleading advertisement.

**1-800-842-2649**

### CT INSURANCE DEPARTMENT

File a complaint about an insurance product, salesperson or ask questions about any insurance issue.

**1-860-297-3900**

## YOUR OPINION COUNTS:

Your opinion is important to me.

Please visit my state website, at

[www.housedems.ct.gov/Johnson](http://www.housedems.ct.gov/Johnson)