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# IDENTITY PROTECTION UPDATE

Protecting your identity and personal information has become increasingly difficult in the information age. As your state representative, 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 passed legislation requiring businesses and state agencies to notify you if your personal information has been compromised; require health insurers and contractors who receive personal information from state agencies to implement security safeguards; and offer one year of identity theft prevention services to affected individuals at no cost. We also passed legislation requiring credit reporting agencies to waive the fees they typically charge if you are a victim of identity theft and need to freeze your credit.

With technology changing and improving so frequently, we must be prepared for any potential threats to our identity.

Please keep in touch with me on this important issue.

A handwritten signature in black ink, appearing to read 'Pat Miller', enclosed in a large, loopy oval shape.

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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, such as a Social Security or credit card number, and uses it for personal profit. It can be very difficult, as well as time consuming, to correct a stolen identity and catch the criminal responsible.

## PREVENTION

Using strong passwords for credit cards and bank accounts in addition to 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 in the address bar to ensure you are on a secure site. Never give out personal information like a social security or bank account number unless it is to 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 free reports per year, by visiting [www.annualcreditreport.com](http://www.annualcreditreport.com) or calling 1-877-322-8228.

## DETECTION

There are several indicators of identity theft that can alert you to a potential issue. 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, IRS, your utility companies and all other 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. You should also ask them to include a statement that creditors 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