

2015 IDENTITY PROTECTION UPDATE

Identity theft is one of the fastest growing crimes in America, representing many millions of dollars in stolen assets.

I recently discovered someone filed a false federal tax return in my name, attempting to use my social security number to obtain a fraudulent refund. It's hard to describe the feeling of powerlessness and bewilderment from having your identity stolen. I didn't know what to do at first but, thankfully, I reacted quickly to protect myself and my family.

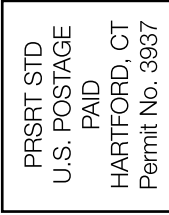
We've also frequently heard about major corporations' security breaches, exposing millions of their customers to identity theft. This kind of crime is a byproduct of our electronic commerce. We all should learn what to do when our identities and financial well-being are put at risk.

The General Assembly is considering legislation that would require insurance companies, health providers and pharmacies to encrypt your personal data. Another bill would require companies to notify you if your personal information has been compromised. A third bill would waive the fees that credit reporting agencies typically charge.

Please review this document to learn more about what you should do as soon as you become aware of a potential breach. Fast and thorough action is essential.

MY OFFICE IS HERE TO HELP AS WELL.

Call my office at 860-240-8585 or toll-free at 800-842-8267; or email me at jonathan.steinberg@cga.ct.gov.



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DEALING WITH IDENTITY THEFT

When a dishonest person steals your social security number or other personal credit information, it can be used to get personal information about you, obtain new credit cards, and use them to damage your credit and deplete your accounts.

Clues that your identity has been stolen may include:

- Failing to receive your regular bills.
- Being denied credit for no valid reason.
- Receiving credit cards you never applied for.
- Calls from debt collectors seeking payment for items you never bought.

WAYS IN WHICH YOUR IDENTITY MIGHT BE STOLEN

- Lost/stolen wallets or purses - to get your ID.
- Personal information you've provided to an unsecured internet site.
- Information stolen from personnel records at work or from home.
- Stolen bills or other information from someone going through your trash.
- Phone scams by those posing as legitimate businesses, such as your employer or a landlord, requiring your personal information.
- Personal information bought from inside sources, such as paying a store employee to give away information from a credit application.

WHAT SHOULD BE DONE IF YOU SUSPECT YOUR IDENTITY HAS BEEN STOLEN

- Immediately contact the fraud department of one of the three major credit bureaus (see below), tell them your identity has been stolen and ask them to **flag your credit file with a fraud alert** and then require creditors to get your permission before opening any new accounts.
- Check your credit reports with the three bureaus to check for any suspicious activity such as new credit cards or changed information. You are entitled to one free credit report from each bureau in the event of an incident of identity theft.
- Contact your local police to file a theft report and keep a copy of the report to share with creditors.
- Go to: www.idtheft.gov and report the identity theft to the Federal Trade Commission, or call 877-IDTHEFT (877-438-4338). The website provides detailed information to help you prevent, detect and defend against identity theft.

- If someone uses your S.S.#, you may want to contact the IRS to prevent a thief from stealing your tax refund at www.irs.gov/uac/identity-protection or call 800-908-4490.
- Report the identity theft to the Internet Crime Complaint Center at www.ic3.gov. This report will be distributed to relevant federal, state and local authorities.

THREE CREDIT BUREAUS

Equifax: 800-525-6285

Experian: 888-397-3742

TransUnion: 800-680-7289

PREVENTING IDENTITY THEFT

- Use strong passwords for credit cards or bank accounts.
- Install computer protection software.
- When shopping online, look for the “lock” image on the site indicating you are on a secure site.
- Never give out your S.S. # or other personal information (like your birthdate) unless it is with a company you know well.
- Review your credit report at least once a year to watch for signs of unusual account activity. 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 877-322-8228.

