

Dear Neighbors,

Theft of personal information continues to be a problem in Connecticut. Last year, the General Assembly passed legislation designed to protect the release of your credit information by major credit bureaus that maintain them. You will now have greater control on who can view your credit report. A credit freeze is free if you are an identity theft victim. I have described the program details inside, and I hope you will find this useful.

With the winter season comes the new legislative session beginning in February. This is a short session year and ends in May. Please contact me at home or at the Capitol with your ideas for needed legislative changes.

As always, I or my Legislative Assistant are available for any requests for assistance.

Best wishes,

Betsy

Protect Yourself from Identity Theft



*Elizabeth 'Betsy' Ritter
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Waterford & Montville*

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State Representative **Elizabeth 'Betsy' Ritter**

Identity Theft Protection



IDENTITY THEFT PROTECTION

Protecting your credit

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

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?



Effective January 1, 2006, under Public Act 05-148, credit agencies must freeze the release of a credit report at the 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 and 10 business days thereafter to send 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:

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, Master Card, 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)

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

Questions? Contact:

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