



NEW YORK STATE SENATOR

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Precautions You Can Take If Your Identity Has Been Compromised

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Last year, I hosted forums in both Dutchess and Columbia counties to increase awareness among my constituents about how they can better protect themselves from the growing crime of identity theft. As you may know, identity theft occurs when someone uses your name, Social Security number, date of birth, or other identifying information without authority, to commit fraud. If you suspect that you are the victim of identity theft, you can place a fraud alert or a credit freeze on your credit reports.

As was noted in a Poughkeepsie Journal article, *Patients offered fraud aid: Credit bureau to work with Vassar center*, VBMC made an arrangement with TransUnion, to allow patients affected by the laptop theft to register for a fraud alert that will be extended from the usual 90 days to seven years. A fraud alert is a flag to the credit reporting agencies indicating that your identity may have been compromised. Simply call the toll-free fraud number of any one of the three major consumer reporting companies (Equifax: 1-800-525-6285; Experian: 1-888-397-3742; or TransUnion: 1-800-680-7289) and they will notify each other of your fraud alert.

A fraud alert, however, is different from a credit freeze. As of November 1, 2006, you may place a freeze on your credit report if you suspect your identity has been compromised. I am pleased to have co-authored and co-sponsored this important legislation, which will prohibit a credit reporting agency from releasing your credit report or rating to anyone, and will serve to block thieves who may be attempting to use your name to get credit, loans, or leases. I am

also proud to have co-sponsored the security breach legislation requiring VBMC to notify persons affected by the laptop thefts.

In the interim, you can take the initiative and request copies of your credit history from one of the credit reporting agencies. The Fair Credit Reporting Act (FCRA) gives you specific rights when you are, or suspect that you are, the victim of identity theft. For more information, visit www.consumer.gov/idtheft.

While identity theft remains a concern, it is important to get the message out that consumers can become empowered by educating themselves about the critical importance of identity protection.