



State of Connecticut
HOUSE OF REPRESENTATIVES
STATE CAPITOL
HARTFORD, CONNECTICUT 06106-1591

REPRESENTATIVE ANDRES AYALA, JR.
ONE HUNDRED TWENTY EIGHTH ASSEMBLY DISTRICT

LEGISLATIVE OFFICE BUILDING
ROOM 4027
HARTFORD, CT 06106-1591

CAPITOL: 860-240-8585
TOLL FREE: 800-842-8267
FAX: 860-240-0206
E-MAIL: Andres.Ayala@cga.ct.gov

MEMBER
FINANCE, REVENUE AND BONDING COMMITTEE
PUBLIC HEALTH COMMITTEE
REGULATIONS REVIEW COMMITTEE

**HB 5354 AN ACT ENSURING CUSTOMER ACCESS TO ACCOUNT FUNDS
PENDING AN INVESTIGATION INTO IDENTITY THEFT.**

Good Morning Chairmen Tong & Duff, ranking members and members of the committee. I am here to testify on behalf of HB 5354 AN ACT ENSURING CUSTOMER ACCESS TO ACCOUNT FUNDS PENDING AN INVESTIGATION INTO IDENTITY THEFT. This past summer I experienced identity theft when someone made purchases on my debit/credit card account in Saudi Arabia. I was not aware that my identity had been stolen but my bank alerted me to the fact that there was a problem. After being notified by the bank that purchases were made in another country, I went to meet with representatives of my local bank branch. At the time, I was grateful to my bank for stopping the fraudulent purchases and they put a hold on my account. The bank ordered a new debit/credit card and they put a rush on the delivery of my new card. The day this happened was a Friday and my work check was deposited into my account, but because the purchases were being investigated, my account did not show that I had enough funds. On Saturday, I went to the bank to withdraw "my money" to be able to pay bills and buy groceries. The bank would not allow me to access my money because they said I had insufficient funds, but that was not the case because without the fraudulent expenses I definitely had more than enough money in my account to take care of my expenses. The bank refused to give me access to my money which was deposited by my employer. Banks should not ban customers from accessing their money even if the account is under investigation, especially when the banking institution and the customer have a long standing relationship. If the banks find that the customer tried to commit fraud then they can go after them to the full extent of the law.

Testimony submitted by:
Rep. Andres Ayala