



State of Connecticut
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Testimony in Support of Raised House Bill 5416, An Act Concerning Credit Card Applications

March 15, 2012

Before the Banks Committee

Good afternoon, Chairman Duff, Chairman Tong and distinguished members of the Banking Committee. My name is Frank N. Nicastro, Sr., State Representative from the 79th District, Bristol. I am here to testify in favor of House Bill 5416, AN ACT CONCERNING CREDIT CARD APPLICATIONS.

First of all, I would like to thank the Committee for hearing this bill, which is an important one for all of our constituents. We as a Legislature have been working very hard to protect Connecticut citizens from identity theft. As an example, over the past few years we have taken steps to protect the disclosure of social security numbers. House Bill 5416 provides another protection which will help in the ongoing problem of identity theft.

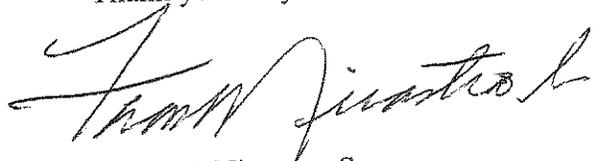
Throughout the State, people receive unsolicited mail to their homes almost every day with various business offers, including credit card applications. These unsolicited offers have posed an inconvenience, annoyance, and an avenue for identity theft for a long time, but it seems increasingly that many of these offers contain applications with our personal data printed already on the form. These pre-filled applications often contain a person's name as well as street address, including city or town.

Pre-filled applications make it easier for identity thefts to occur as a result of theft from mailboxes or improper disposal of these papers. Although many residents destroy these applications in their shredders, many residents do not have shredders that would minimize the threat. If these pre-filled applications are disposed of without tearing and are simply thrown away, a person can become an easier victim of identity theft.

We all know that identity theft is a major problem, which takes a toll on its victims both emotionally and financially. Although we cannot prevent identity theft from happening,

we can take steps to at least make it more difficult. HB 5416 takes decisive action to correct this problem of pre-filled applications and provides another level of protection for all Connecticut citizens.

Thank you for your time.

A handwritten signature in black ink, appearing to read "Frank N. Nicastro, Sr.", written in a cursive style.

Frank N. Nicastro, Sr.
State Representative