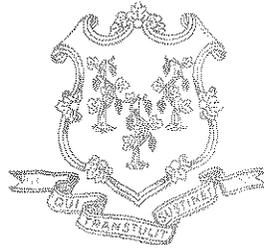


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February 14, 2013

Good afternoon Chairmen Leone and Tong, and the members of the Banks Committee. I am here today to speak in support of SB 526 AN ACT ALLOWING VICTIMS OF IDENTITY THEFT ACCESS TO BANK AND CREDIT UNION ACCOUNT FUNDS. Several years ago I was the victim of identity theft. My bank contacted me after they saw some irregularities. Apparently, at the same time I was using my credit/debit card in Bridgeport at a gas station; someone in Saudi Arabia was purchasing perfume to the sum of thousands of dollars. My bank called me to advise me of this and suggested I visit one of the local branches. After visiting the branches they were convinced I was a victim of identity theft and they began to process my new credit/debit card. The next day I went to the bank to make a withdrawal to purchase groceries and other items and I was told by the teller that I could not withdraw my money which was direct deposited into my account a day or two before this experience. I could not understand why the bank would not allow me to withdraw my money so I could take care of the basic needs of my family. I have been doing business with my bank for more than 25 years and if you remember they were the ones who noticed the irregularities in my account and alerted me. I understand that the bank has to conduct their investigation to ensure there is no foul play, but I also find it hard to believe that a bank would prevent you from accessing your own money which was deposited into your account.

My hope with this bill is to provide customers who experience identity theft access to their money which is direct deposited into their account. If the bank through an investigation sees that the customer actually committed a fraud then through internal means they can recuperate or press charges on the individual.

Respectfully Submitted By,

Andres Ayala