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Senator Carlo Leone
Representative Matthew Lesser
Banking Committee
Legislative Office Building, Room 2400
Hartford, CT 06106

Senator Leone, Representative Lesser, Senator Martin, Representative Simanski and members of the Banking Committee:

I would like to thank you for the opportunity to speak today in support of HB 6403 AN ACT CONCERNING SECURITY FREEZES ON CHILDREN'S CREDIT REPORTS. I submitted a similar bill, SB 206 AN ACT PROTECTING CHILDREN FROM IDENTITY THEFT at the request of my constituent Todd Collen of Granby. Todd is also here today to speak on the proposal and I thank him for bringing this idea to me. I am very appreciative that committee leadership has seen the bills fit to be rolled into one bill and heard in a public forum and I hope that the entire committee will also see the value in moving the bill forward.

In recent years child identity theft has become an increasingly prevalent issue, with many people not even realizing they are a victim until they are an adult and apply for credit. Children's identities are used in much the same way as those stolen from adults, as a basis for credit cards, bank accounts, utility service, insurance, even employment. In some instances, the culprit may live the life of a model citizen working, paying bills on time and providing few red flags to indicate that there is a problem. In others cases, they may run up tens of thousands of dollars in bills, work and fail to pay taxes or develop a criminal history — with none of that becoming apparent to the victims until they are young adults.

Enacting this proposed legislation would provide an additional safeguard for those fortunate enough to catch the act early. It allows that individual's parent to request the ability to place a freeze on a minor's credit report in much the same manner one is done for adults. Several states

including Delaware, Oregon, Wisconsin and Maryland have addressed this issue and passed legislation. Georgia is in the process of passing the same laws. It is my hope we in Connecticut will move forward in the same direction to protect our youngest and most vulnerable residents.

Thank you for your time and for your consideration and support.