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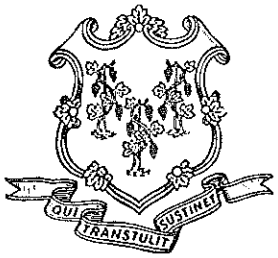

State of Connecticut
SENATE

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Housing Committee
Labor & Public Employees Committee
Member
Transportation Committee

Energy and Technology Committee
February 24th, 2015
LOB 2A 10:00 AM

In **SUPPORT** of Proposed Senate Bill 121
An Act Establishing Identification Verification Protocols for Minors
Seeking to Maintain Accounts with Public Service Companies

Chairman Doyle, Chairwoman Reed, and distinguished members of the Energy and Technology Committee, thank you for hearing SB 121. I am here to testify in **support** of **Proposed Senate Bill 121**, *An Act Establishing Identification Verification Protocols for Minors Seeking to Maintain Accounts with Public Service Companies.*

As many of you know, establishing good credit by opening a credit card account or utility bill is an important first step that most minors will take as they embark upon adulthood. However, during the Great Recession, some adults/parents, trying desperately to keep their heads above water, opened new phone or Cable TV accounts under their children's names.

It is the goal of my proposed legislation to establish some identification verification protocols or procedures that utilities, credit card companies, and others can use to prevent this sort of financial abuse from happening in the future. Taking out a utility bill in someone else's name because of poor credit or bad payment history ought not to be so easy.

In addition, several of my constituents have contacted my office over these past many months to complain about instances of credit card fraud. I would like to respectfully request that the Committee amend this legislation to also include a provision prohibiting parties to a pending divorce from opening accounts in their spouse's name with the intent of ruining said party's credit history.

Thank you again for the opportunity to testify in support of Senate Bill 121.