



AkPIRG

Alaska Public Interest Research Group

Identity theft is the fastest growing crime in America, impacting someone every 78 seconds. Complaints to the Federal Trade Commission doubled last year. At least seven million Americans were victims of identity theft in the one year period ending this past July. The Alaskan Legislature needs to take concrete actions to both protect Alaskan consumers and STOP Identity Theft before it starts.

AkPIRG is joining other concerned groups and citizens across the state to urge Alaskan lawmakers to take positive action to protect Alaskan consumers – NOW. Consumers need to educate themselves on how to help prevent Identity Theft, but the State of Alaska needs to assure consumers that they have the protections they deserve.



Security Breaches Galore-Choicepoint Inc. & More

Early in 2005, a slew of security breaches began to roll across the nations. Choicepoint Inc. was the first to disclose that 145,000 consumers had their personal, financial information exposed to identity thieves. Consumers only found out because of a California state law that mandated notification in such an event. From February of 2005 to the present, over 70 corporations and other entities have exposed over 50 million consumers' personal, financial information.



Five Bills Introduced– None Make it Out

Several legislators attempted to address the dangers Alaskan consumers continue to face. In fact, five bills dealing with identity theft were introduced in the 2005 session. None of them move beyond committee hearings. AkPIRG is working hard to make sure that legislators know their constituents want better protections NOW – including mandatory notifications by companies who suffer a security breach and security freezes for consumers so that further damage from identity theft can be avoided.



19 States Passed ID Theft Legislation. It's Time for Alaska to Protect Consumers



We only know about the ChoicePoint security breach because of a California law requiring businesses, nonprofits, and state public institutions to notify consumers when their personal information has been compromised. 19 states have passed security breach notification laws. In addition, ten states have passed laws allowing consumers to restrict access to their credit reports.

In 2005, 27 states have filed security freeze bills, including California and Texas which have filed bills to strengthen their existing security freeze laws. There are now ten states with laws allowing consumers to restrict access to their credit reports.

Alaska needs to heed the example of these states so that Alaskan consumers will have the utmost protections from the rising tide of Identity Theft.

Identity Theft victims shoulder the responsibility to clean up the aftermath of the crime, even if a corporation leaked their information. The average victim spends 600 hours and \$1,500 clearing his or her name. This is unfair, and AkPIRG is working to put consumers back in control of their personal financial information, to deter financial institutions from reckless business practices, and to give victims of identity theft recourse to clear their records.

Membership

AKPIRG is funded by the individual membership contributions of thousands of citizens across the state. These funds are used to hire a staff of public interest professionals. Our staff provides the expertise necessary to conduct research, litigation and advocacy on the complex issues facing Alaska and our country.

AkPIRG is a non-profit, non-partisan, citizen-oriented statewide organization researching, educating and advocating on behalf of the public interest. AkPIRG exists to promote the public and consumer interests, especially when inconsistent with monied, powerful or other special interests.

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Volunteer

Visit our website or email us at akpirg@akpirg.org to find out how you can get involved.

AkPIRG has been protecting Alaskan consumers for more than 30 years.

Identity Theft Legislation in Alaska should include:

- * Mandatory customer notification by businesses who release private consumer information which exposes consumers to identity theft.
- * Consumer security freezes allowing consumers to prevent further damage from identity thieves by limiting access to their credit report.
- * Consumer driven credit monitoring allowing consumers monthly access to their credit reports
- * Protection of consumers' Social Security Number
- * Measure mandating that businesses protect against unauthorized access to or use of records containing personal information when disposing of them.
- * A factual declaration of innocence from the courts to show others that the Identity Theft victim was not responsible for the crime.
- * Protection of the credit header by limiting the release of this data only to those individuals who would have a permissible purpose to obtain a consumer's credit report under the federal Fair Credit Reporting Act.
- * Ability to file a police report in the consumer's home jurisdiction.



AkPIRG's Campaign to

PROTECT ALASKAN

CONSUMERS

www.akpirg.org

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