



EXHIBIT 8
DATE 2-18-05
NO. HB 732

February 18, 2005

Rep. Alan Olson, Chair
Federal Relations, energy and Telecommunications Committee

Testimony in support of HB 732, legislation related to identity theft

Mr. Chairman and members of the committee, thank you for the opportunity to testify on one of the top concerns of our members in Montana. My name is Bob Speirer, volunteer advocate for AARP Montana, a nonpartisan organization with 143,000 members in Montana.

Prior to the session we conducted a membership survey. Our members said overwhelming that among their top concerns are *fear of being a victim of identity theft*, and *concern about the safety and security of their pension/retirement savings*. In the member survey, 61% of our members thought identity theft needed to be a top priority for the Legislature.

In the last 11 months, AARP and the Montana Senior Citizens Association traveled the state putting on over two dozen senior fraud seminars and 22 law enforcement trainings where we heard many stories from Montanans who experienced identity theft:

- o People whose identities are stolen can spend months or years, and a great deal of money, cleaning up the mess thieves have made of their good name and good credit.
- o In the meantime, victims may lose job opportunities, be refused loans for housing or cars, or even get arrested for crimes they did not commit.

We need strong identity theft legislation to help consumers avoid some of the terrific problems that result. We urge your support of HB 732.