

**Remediation Proposals for Victims:
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Economic Affairs Committee – May 12th, 2006**

Description of Problem:	Issue:	Proposed Remedies:
Theft occurred in another State; Police would not take report in either State (I was told I had to make a police report in every community where bad check was written)	<ul style="list-style-type: none"> *Jurisdiction and responsible entity for taking police report and <i>investigating the crime</i> *MT statute 45-6-332 does not refer to jurisdiction at all 	<ul style="list-style-type: none"> *WA (and other states: MD, MI, MS, MO, UT) now require that jurisdiction be established in county where victim resides or where any part of offense takes place *Adapt identity theft passport program to more clearly include thefts that do not happen in MT *Authorize Atty General to prosecute? Not sure how this is handled currently
<p>I was only able to obtain an additional note to my original police report from WA.</p> <p>Police reports are required in order to access any other identity theft program (incl. credit reports)</p>	<ul style="list-style-type: none"> *Establish jurisdiction *Clearly state that police reports are accessible to victim *Police report must fully describe the theft – credit reporting agencies seem reluctant to remove information 	<ul style="list-style-type: none"> *WA has a new law that allows victims to receive copy of police report (RCW 19.182.160) other states may have this too *Keep this in mind when looking at other prevention strategies (ex. security freezes or disputing fraudulent info)
A number of checks were written across the country which were then sent to collections, which in turn have been documented on my credit reports as collection accounts; after several attempts to dispute, information still has not been removed.	<ul style="list-style-type: none"> *Require that credit reporting agencies remove negative information once it has been established that person is ID theft victim 	<ul style="list-style-type: none"> *Some of this may have been addressed by HB 732 “adverse information section” *WA law specifically states that information must be blocked (RCW 19.182.160)
Currently, you are able to put a “victim statement” on your credit report indicating you have experienced identity theft. This does nothing.	I have no assurance that new accounts will not be opened and have to pay \$130 + a year to monitor my credit report.	Solution is a security freeze.

<p>It is very difficult to obtain information from businesses about the fraudulent activity that was performed in your name. Ex. UPS Store</p>	<p>*Checks are written to several entities; they get returned unpaid from your bank; the entity then sends it to a collection agency; they contact you and you dispute the charge; then it shows up on your credit report. At no time do I get to see the information about where the check was written, etc. *New accounts are opened, businesses refuse to send information documenting incident.</p>	<p>*WA requires that businesses provide victims with information about fraudulent transactions made in their name. They can be required to pay damages and a \$1,000 penalty for willful violations.</p>
<p>Harassment from collectors</p>	<p>*Contacted repeatedly from check collection agencies *Contacted by creditor who demanded I pay the costs of damage</p>	<p>*WA law prohibits collection agencies from calling identity theft victims multiple times once they have been notified that a series of checks have been stolen or misappropriated</p>
<p>Negative Information on credit report may affect my ability to obtain credit, employment, housing, etc in the future</p>	<p>What protections are in place for preventing entities from considering this information when issuing credit when clearly identified as id theft victim?</p>	<p>*Michigan law says “prohibits denying credit to or reducing the credit limit of a person because he or she was a victim of id theft”</p>
<p>*Identity theft crimes are rarely investigated or prosecuted</p>	<p>*It is unlikely the victim will obtain justice for the crime committed *Perpetrators of id theft will not be prosecuted, held accountable, and prevented from additional thefts</p>	<p>*Enhance criminal justice resources for investigation and prosecution *Increase criminal penalties *Provide for civil actions</p>
<p>*Once your social security number is compromised, it can be used repeatedly without you ever knowing *There is evidence to indicate that accounts are being opened, but they are not showing up on credit report</p>	<p>*Govt agencies, credit reporting bureaus, etc. are not required to notify you if someone is using your social security number *See article from MSNBC</p>	<p>*Require all entities to notify individual if they know that their identity is being misused</p>