

# The Active Consumer

## What Can Congress Do To Curb Identity Theft?

(NAPSA)—Your personal information may be at risk and you might not even know it. If you're a savvy computer user, you might not fall for common e-mail scams, but there are many other ways that your private information can be snatched.

In the past year, DMVs, retailers, schools, health care providers, banks, the armed forces, insurance companies and multinational corporations that store consumers' personal information have had their information compromised in some fashion. In fact, about 90 million Americans have had their data compromised.

Fortunately, there are ways to fight back. If you suspect that your data has been compromised, the Federal Trade Commission recommends several actions:

- Place a fraud alert on your credit report. This entitles you to free reports, which you should monitor. Contact one of these organizations: Equifax: (800) 525-6285; Experian: (888) 397-3742; TransUnion: (800) 680-7289.

- Close any account that you know or believe has been tampered with or opened fraudulently.

- File a report with your local police and get a copy for your creditors.

- File a complaint at [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft).

Currently, there is a hodgepodge of state laws that require companies to notify consumers if their information has been compromised.

According to Paul Kurtz, executive director of the Cyber Security Industry Alliance (CSIA), the only public policy group dedicated exclusively to ensuring the pri-



**Even if you are a savvy computer user, there are still ways your personal information may be vulnerable to identity theft.**

vacy, reliability and integrity of information systems, "The U.S. Congress needs to harmonize protection against data breaches by enacting a comprehensive law that aims to both prevent breaches before they happen and notify consumers in a recognizable way when they do."

Many Americans seem to agree that it's time lawmakers join the fight and focus on protecting citizens' personal information. A CSIA-sponsored survey showed that 70 percent of likely voters agree that Congress should pass a strong data security law.

Nearly half (46 percent) of likely voters who think that Congress should pass such a law report that they would have serious doubts about a candidate who opposes swift action.

You can help educate your friends and family on this issue. You can also share your concerns with your elected officials by visiting [www.house.gov](http://www.house.gov) or [www.senate.gov](http://www.senate.gov).