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For Immediate Release
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Van Roy's Views: Your Identity, Your Business

MADISON – Your identity is one of the most important things you own, and you should be able to protect it. That means your credit records, phone records and other personal information should be private if you want them to be. Recently, the legislature passed three important measures to help keep information about your life your own business and away from those who would exploit it.

Identity theft is the fastest growing crime in the country, so it is no surprise that several states have recently passed legislation to let victims of identity theft act to protect themselves from being victimized again. However, with the signature of Assembly Bill 912 into law just over a week ago, Wisconsin became the first state to let *anybody*, not just previous victims of identity theft, protect their personal information.

Consumers should have the right to decide who sees personal information about their credit and finances and who doesn't. A new law empowers consumers and protects them at the same time.

AB 912, now Act 140, allows consumers to freeze their credit reports. This means that an individual may prohibit a consumer reporting agency from releasing his or her information for any purpose related to the extension of credit without the individual's prior authorization. The law also requires a consumer reporting agency to lift the freeze upon a consumer's request. In short, individuals can now control when their credit information is available to other parties. The law will also help stop unsolicited credit card offers, another source for identity thieves.

If your personal information is lost or stolen, you should have a right to know about it. Senate Bill 164, which was also recently signed into law, protects against identity theft caused by security breaches of personal information at businesses, including government.

Under the law, businesses or government must make every effort to notify individuals who may be affected by such a security breach within 45 days of its occurrence. Personal information covered under the bill includes social security numbers, state issued identification cards or drivers licenses, account numbers and pass codes, and credit card numbers. By being notified of a security breach in your records, you will know to monitor your credit and billing statements to watch out for any activity that seems out of the ordinary, so you can stop an identity thief in his tracks before he causes any damage that can't be easily fixed.

Identity theft can happen outside the credit arena too. Most people think the records of the phone calls they make are private, but in reality your phone records are bought and sold publicly all the time. AB 1014 helps keep your phone records private by preventing criminals from getting ahold of your information so they can buy or sell them for profit. The bill prohibits:

- Obtaining someone's information fraudulently or without his consent
- Having another person obtain someone's information fraudulently or without his consent
- Selling or offering to sell a telephone record obtained fraudulently or without his consent

Through these initiatives, we can make sure criminals are justly punished when they sell off personal information about you and your family. AB 1014 holds them accountable for their actions and restores consumer confidence. The bill awaits signature into law by the governor.

Beyond protecting phone records and other personal information, I believe people should be allowed to protect themselves from unwanted calls and unsolicited credit card offers. To register for the federal do-not-call list, go to <https://www.donotcall.gov/default.aspx>, and to register for Wisconsin's do-not-call list, go to <https://nocall.wisconsin.gov/web/includes/help/consumerfaq.asp>. To stop receiving unsolicited credit card offers, call 1-888-5OPTOUT (1-888-567-8688) and follow the instructions.

Rest assured that Wisconsin will continue its fight against identity theft. For now, I hope these measures help you protect yourselves from unwanted intrusions into your personal lives.

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