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Committees

**Energy and Commerce
Committee**

Energy and Air Quality
Subcommittee

Telecommunications and
the Internet Subcommittee

**International Relations
Committee**

Middle East and Central
Asia Subcommittee

Europe and Emerging
Threats Subcommittee

“Ten million Americans have been victims of some form of identity theft. It costs our nation \$50 billion annually.

In Congress I am working for strong laws to protect people and put the criminals who steal identities in jail and out of business.

We need strong national laws to prevent the sale of social security numbers and other sensitive information. We must force data companies to increase their security and immediately notify people about security breaches that release their personal information. We must allow people to "freeze" their information so that it is not available to anyone who merely requests it.

Strong laws are critical in fighting identity theft, but laws alone will not stop it. Individuals must also take action to protect themselves. This is especially true when people are using the internet.

Inside is information on how you can protect yourself as well as information on federal legislation that I am working to pass.

I need your comments and opinions on this critical issue. Please send them to any of my three District Offices, my Congressional Office in Washington, DC, or go to my website at www.house.gov/engel. I look forward to hearing from you.

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Eliot L. Engel

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Official Business

Eliot L. Engel
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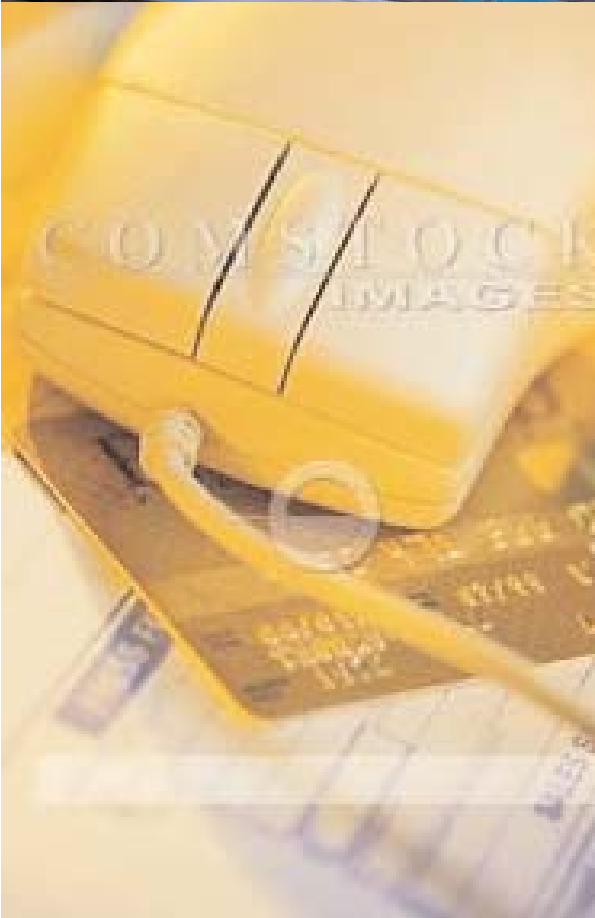


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Congressman Eliot Engel

Taking Action Against Identity Theft





ACTION YOU CAN TAKE Protect Yourself from Identity Theft

It is important that we all take action to protect ourselves from identity theft. However, that will not protect us from data that is lost, stolen or released by companies. In the last few months ChoicePoint, Lexis-Nexis, DSW Shoe Warehouse, Ameritrade and Polo Ralph Lauren have sold, given, or released personal information on over 2 million Americans

There are steps you can take to protect yourself.

- Your Social Security Number is critical to thieves. Do not give it to anyone, especially telemarketers, or in responding to e-mails. The people calling or e-mailing are probably not who they say they are.

- Make sure that you have Internet security on your computer including anti-virus software and a firewall. Take the time to regularly update your security software.

- Do not download files from strangers or click on hyperlinks from people you don't know. Never click on a file ending in .exe (other common endings to viruses are .vbs, .bat, .plf and .scr).

- If an e-mail says "Free" or "congratulations, you've won an____" it is never free and you didn't win anything but a possible virus or a con to get information.

- If you use your computer in a public wireless location, never send financial or any other personal information

- Avoid using an automatic log-in feature than saves your user name and password, especially on a lap top that can be stolen.

- Do not dispose of any old computer unless you have used a "wipe" utility program to be sure all information on the hard drive is not recoverable.

- Information on your bills, tax returns, credit card receipts and anything else with your personal information should be shredded (a cross cut shredder is best).

- Be sure to shred all pre-approved credit card offers that come in the mail. These can be used by thieves to open up credit accounts in your name. You can call 888-567-8688 to opt-out of having all pre-approved credit-related mail or phone calls for two years, or permanently. You can call back later and opt back in, if you wish to do so.

These are only a few steps that you should take to protect yourself.

If you are a victim of identity theft there are resources there to help you. As a first step go to <http://www.consumer.gov/idtheft/> which is operated by the Federal Trade Commission

NEVER...

- Give out your social security number, birthday, or mother's maiden name

- Give personal information on-line or on the phone

- Throw our papers with personal information without shredding it first.

- Give out your password or pin number, or use the same password or pin number over and over

- Use a computer without security software

REPORT FROM CONGRESSMAN ELIOT ENGEL Working to Pass Laws to Protect Us from Identity Theft

The Federal Trade Commission estimates that over 10 million Americans have become victims of identity theft at a cost of \$50 billion annually. One Federal estimate is that over 600,000 New Yorkers have been affected.

Congressman Eliot Engel is sponsoring and supporting strong legislation to protect people against identity theft.

Make Use of "Spyware" Illegal

The Energy and Commerce Committee, of which Congressman Eliot Engel is a member, recently passed legislation to end the use of so-called 'spyware.'

Spyware has been used by criminals to steal personal information from people's computers.

The "Securely Protect Yourself Against Cyber Trespass Act" (SPYACT) makes the use of software to track a person's keystrokes, collect information, hijack a consumer's homepage, send ads that cannot be closed except by shutting down the computer and other uses of spyware illegal.

Ban the Selling of Social Security Numbers

Social Security numbers are critical to identity theft and their misuse is a growing problem.

Congressman Engel supports a ban on the sale of Social Security numbers by information data brokers without your permission.

He also supports prohibiting companies from using Social Security numbers to identify people.

The Anti-Phishing Act of 2005

Congressman Eliot Engel is co-sponsoring the "Anti-Phishing" Act of 2005. Phishing is the practice of luring a victim to give their personal information – social security numbers, passwords, date of birth and mother's maiden names - by sending an e-mail that appears to be from a trusted source, such as their own bank.

Phishers often use e-mails supposedly from your bank or credit card company asking you to update information.

Phishers even create fake bank and other websites linked to the e-mail they send and make them look like a person's real bank, credit card, retail or other website.

In 2004 it is estimated that there were 1,200 new phishing web sites created each month and 33 million phishing e-mails sent every week.

Congressman Engel's legislation will make it illegal to knowingly send out false e-mails that link to a sham website with the intention of committing a crime.

The law makes every element of phishing scams a felony, penalized by up to five years in prison and/or a fine up to \$250,000.

Require Immediate Security Breach Notifications

Congressman Engel wants a strong notification law that requires companies to immediately notify people about any breach of security where their personal information has been released or stolen.

California passed such a law and it is the reason people were informed about ChoicePoint selling personal information to criminals. However ChoicePoint waited months to notify the 35,000 Californians.

Only after it became headline news, did they notify the other 110,000 people whose information had been sold.

A number of states, including New York, have pending notification legislation, but a strong national law is needed to effectively protect people.

Pass Information "Freeze" Laws

Congressman Engel also supports a national "freeze" or "opt in" law similar to laws that exist or are about to go into effect in Washington State, California, Vermont, Texas and Louisiana.

The proposed law that Congressman Engel supports would allow a person to put a "security freeze" on their credit reporting file so that sensitive data could not be given out to anyone without permission from the individual each time data was requested.

Other "freeze" proposals would allow a "freeze" if a person was a victim of identity theft or when their information was released because of a security breach.

Data collection companies have a lot more information about people than credit bureaus and even the government. Identity theft can wreak havoc on individuals and impact our nation's economy.

Congressman Engel has noted that in Europe it is illegal for a company to make money by selling personal information unless the person authorizes it.