



Dear Friend:

Last month's theft of over 26 million veterans' personal records highlights yet again the severity of the threat from identity theft. It's a threat I've been working to combat since before many people had even heard of the problem, and now I'm working to ensure that veterans — and all Americans — are protected from identity theft.

In response to the records theft, I authored H.R. 5487 to improve records security and provide immediate notice and six months of free credit monitoring for all veterans whose information was stolen. The bill authorizes new funding so fixing this serious problem doesn't further strain the VA budget, which is already stretched thin with critical needs like health care.

I'm also sponsoring H.R. 3997, the Financial Data Protection Act, with Congressman Steve LaTourette (R-OH-14) which would require all businesses and government agencies that possess or handle sensitive personal financial to protect it. The bill would:

- Require businesses to notify consumers and law enforcement of any data security breach;
- Require consumers be provided free credit monitoring if a breach could affect them; and
- Allow victims of identity theft to freeze their credit files free of charge.

In the meantime, if you've received notice that you've been a victim of the VA data breach or any other data breach, please consider taking the following steps to protect your credit.

Place a fraud alert on your credit reports, and review your credit reports. Fraud alerts can help prevent an identity thief from opening any more accounts in your name. Contact any of the three consumer reporting companies and they will notify the other two:

- [Equifax](#) : 1-800-525-6285;
- [Experian](#) : 1-888-EXPERIAN (397-3742);
- [TransUnion](#) : 1-800-680-7289;

Once you place the fraud alert in your file, you're entitled to order free copies of your credit report via a law that I got passed by Congress. To receive yours, visit the [Annual Credit Report web site](#) or call toll-free 1-877-322-8228. Review the results carefully. Look for inquiries from companies you haven't contacted, accounts you didn't open, and debts on your accounts that you can't explain. Check that information like your Social Security number, address(es), name or initials, and employers are correct. If you find fraudulent or inaccurate information, you can learn how to have it removed by visiting the [FTC web site](#) . Continue to check your credit reports periodically, especially for the first year after you discover the identity theft, to make sure no new fraudulent activity has occurred.

To place either of these alerts on your credit report, or to have them removed, you will be required to provide appropriate proof of your identity, which may include your Social Security number, name, address and other personal information requested by the consumer reporting company. When a business sees the alert on your credit report, they must verify your identity before issuing you credit. This may cause some delays if you're trying to obtain credit. To compensate for possible delays, you may wish to include a cell phone number where

you can be reached easily in your alert. Remember to keep all contact information in your alert current.

If you have questions or would like more information, please feel free to visit my website at <http://hooley.house.gov/> or contact my office toll-free at 1-888-4HOOLEY.

Sincerely,

Darlene Hooley
Member of Congress