

HOUSE BILL 2114
PUBLIC HEARING
APRIL 8, 1998
PITTSBURGH, PENNSYLVANIA
COMMUNITY COLLEGE OF ALLEGHENY COUNTY

CHAIRMAN CLARK, MEMBERS OF THE JUDICIARY COMMITTEE,
SUBCOMMITTEE ON COURTS, STAFF, WITNESSES AND OBSERVERS WELCOME TO
PITTSBURGH. WELCOME TO THE 19TH LEGISLATIVE DISTRICT. AS A TRUSTEE
OF COMMUNITY COLLEGE OF ALLEGHENY COUNTY I WOULD LIKE TO THANK
THE BOARD OF TRUSTEES OF COMMUNITY COLLEGE OF ALLEGHENY COUNTY,
THE PRESIDENT AND VICE PRESIDENT, DAVID GRIFFIN OF THIS CAMPUS,
ALLEGHENY, AND HIS STAFF FOR ACCOMODATING THIS PUBLIC HEARING.

ONE OF THE MOST PROMINENT AND INCREASINGLY TROUBLESOME ISSUES
FACING THE PEOPLE OF PENNSYLVANIA IS THAT OF "IDENTITY THEFT."
SOMEONE OR SOME ORGANIZATION ACTUALLY ACQUIRES YOUR PERSONAL
BACKGROUND INFORMATION OR SOCIAL SECURITY NUMBER OR CREDIT CARD
NUMBER OR USES THE INTERNET TO ENGAGE IN ACTIVITIES, ILLEGAL
ACTIVITIES, THAT HAVE DEVASTATED MANY FOLKS IN OUR COMMONWEALTH
BY DESTROYING THEIR CREDIT STATUS, LIMITING THEIR BORROWING POWER
AND RAISING MANY QUESTIONS ABOUT HOW SUCH THINGS COULD HAPPEN.
ACROSS AMERICA THE PROBLEMS ASSOCIATED WITH 'IDENTIFY THEFT' ARE
MOUNTING AND ESTIMATES ARE THAT BILLIONS OF DOLLARS ARE BEING
SIPHONED OFF INTO THE POSSESSION OF UNSCRUPULOUS FOLKS WHO PREY

H.B. 2114
PAGE TWO

UPON BANKING INSTITUTIONS, CREDIT CARD ISSUERS, SENIOR CITIZENS, AND
JUST PLAIN HARD WORKING PEOPLE.

H.B. 2114 IS AN ATTEMPT TO MAKE CREDIT ISSUERS MORE ACCOUNTABLE
WHEN THEY ISSUE CREDIT.

ALLOW THE STATE ATTORNEY GENERAL AND LOCAL DISTRICT ATTORNEYS
TO WORK COOPERATIVELY IN ASSISTING COMMONWEALTH CITIZENS
VICTIMIZED BY "IDENTITY THEFT."

INSURE THAT THOSE AREAS IN EXISTING LAW NOT COVERED BY THE
FEDERAL FAIR CREDIT REPORTING ACT ARE ADDRESSED BY THE
COMMONWEALTH OF PENNSYLVANIA.

AND TO PROVIDE MORE PENALTIES FOR THOSE WHO WOULD ENGAGE IN
FRAUD AND THE POSSESSION AND USE OF SOMEONE'S PERSONAL AND PRIVATE
RECORDS WITHOUT AUTHORIZATION.

THIS ISSUE CANNOT BE RESOLVED WITHOUT THE COOPERATION OF MANY
PARTIES WHO ARE DIRECTLY OR INDIRECTLY EFFECTED

THE UNITED STATES SENATE IS NOW CONSIDERING A BILL, SENATE BILL 2
SPONSORED BY SENATOR JOHN KYLE (R) OF ARIZONA. BOTH H.B. 2114 AND

H.B. 2114
PAGE THREE

SB 2 ATTEMPT TO ADDRESS SIMILAR ISSUES.

MY OWN "IDENTITY THEFT" STORY HAS BEEN REPORTED AND WELL DOCUMENTED. I WAS VICTIMIZED OVER A FIVE-YEAR PERIOD. I WAS FORTUNATE TO IDENTIFY THE PERSON WHO STOLE MY IDENTITY AND ENGAGED IN FRAUDULENT ACTIVITIES. THE PERSON WHO STOLE MY IDENTITY WAS FOUND GUILTY IN A COURT OF LAW AND PENALIZED. EVEN AFTER THE COURT PROCEEDINGS, WHICH INCLUDED SIGNED LETTERS ADMITTING GUILT BY THE PERSON WHO STOLE MY IDENTITY, AND VARIOUS ATTEMPTS TO SECURE THE COOPERATION AND ASSISTANCE OF CREDIT GRANTING AGENCIES AND CREDIT REPORTING AGENCIES, I WAS STILL UNABLE TO RE-ESTABLISH THE GOOD CREDIT STATUS I HAD PRIOR TO MY IDENTITY BEING STOLEN.

I FINALLY FILED SUIT AGAINST SEVERAL CREDITORS WHO HAD PROVIDED INACCURATE INFORMATION TO CREDIT REPORTING AGENCIES. I WAS STILL UNABLE TO OBTAIN ADDITIONAL CREDIT OR RE-ESTABLISH MY GOOD CREDIT STATUS. CAN YOU BELIEVE I LOST MY CASE AGAINST THE CREDITORS?

GOOD CUSTOMERS WHO HAVE ESTABLISHED A GOOD CREDIT HISTORY AND STATUS SHOULD BE PROTECTED AGAINST "IDENTITY THEFT" AND AGAINST THE SOMETIMES INDIFFERENT APPROACH CREDITORS AND CREDIT REPORTING

S.B. 2114
PAGE FOUR

AGENCIES TAKE TOWARD ASSISTING THOSE WHO HAVE BEEN VICTIMIZED BY
CREDIT FRAUD. GOOD CUSTOMERS ARE BEING TREATED BADLY.

HIGH SCHOOL STUDENTS AND FIRST TIME COLLEGE STUDENTS ARE BEING
ISSUED CREDIT IN RECORD NUMBERS WHILE MANY OF THEIR PARENTS ARE
BEING SADDLED WITH DEBT AND BAD CREDIT NOT OF THEIR OWN MAKING.

CONSUMER ORGANIZATIONS, GOVERNMENT, AND THE BUSINESS COMMUNITY
CAN AND MUST SOLVE THE PROBLEM.

AGAIN, I THANK THIS SUBCOMMITTEE FOR ITS TIMELY ATTENTION TO THIS
ISSUE.

HONORABLE WILLIAM RUSSELL ROBINSON
SPONSOR HOUSE BILL 2114 (1998)