

Approved: February 23, 1998
Date

MINUTES OF THE HOUSE COMMITTEE ON FEDERAL AND STATE AFFAIRS.

The meeting was called to order by Chairperson Garry Boston at 1:30 p.m. on February 12, 1998 in Room 519-S of the Capitol.

All members were present except: Representative Steve Lloyd, Excused
Representative Doug Mays, Excused

Committee staff present: Mary Galligan, Legislative Research Department
Jill Wolters, Revisor of Statutes
June Evans, Committee Secretary

Conferees appearing before the committee: Representative Bonnie Sharp
Kyle G. Smith, Assistant Attorney General, Kansas Bureau of Investigation
Dave Schroeder, Special Agent, KBI

Others attending: See attached list

The Chairperson opened the hearing and asked if there were any bill introductions.

Representative Ruff moved and Representative Cox seconded a bill request by the Shawnee County Delegation to add to additional district court judges in their district. The motion carried.

Representative Findley moved and Representative Tanner seconded a bill introduction that ferrets be classified as domesticated animals and placed under a ten day quarantine. The motion carried.

HB 2739 - Concerning Crimes and punishment; relating to identity theft.

The Chairman opened the hearing on **HB 2739**.

Jill Wolters, Revisor of Statutes Office, gave a briefing on **HB 2739**, stating that identity theft is knowingly and with the intent to defraud, obtaining, possessing, transferring, using or attempting to obtain, possess, transfer or use, one or more identification documents other than that issued lawfully for the use of the possessor. This is a severity level 10, person felony. The language is patterned after **SB 512** in the 105th Congress.

Representative Bonnie Sharp, a proponent to **HB 2739**, stated it became apparent this legislation was needed when a person's social security number was used by another to obtain illegal checking accounts and credit cards. A victim of such a violation cannot file a police report when they discover they have been defrauded this way because of the current interpretation of the law. Representative Sharp stated the law should be updated to make identity theft a severity level 10, person felony. Technology has certainly made personal data accessible to the general public. With increased accessibility of information misuse of this information increases as well. The law should protect citizens from this potentially devastating crime. (Attachment 1)

Kyle G. Smith, Assistant Attorney General, Kansas Bureau of Investigation, testified as a proponent to **HB 2739**, stating while the multiple possible crimes that may result from the theft of identification, information and documents are already illegal, the surreptitious acquisition of information done with the intent to defraud is not currently illegal. For example, the motel clerk that passes on a Master Card number for \$5, or the 'trashier' that gets a social security number, thus accessing other information which could lead to thefts, are not committing a crime although ultimately their intent is to assist in the commission of some criminal act.

It is suggested that the phrase 'or personal identification number' be added after 'identification documents' on line 14, page 1, to cover the theft of numbers off social security, credit cards, etc., but not the cards themselves. (Attachment 2)

Dave Schroeder, Special Agent, Kansas Bureau of Investigation, assigned to the Field Investigations in the Topeka Region, testified as a proponent to **HB 2739**. A few years ago, the Kansas Bureau of Investigation took the initiative to begin investigating computer related crimes. Currently, the KBI relies on the efforts of

CONTINUATION SHEET

MINUTES OF THE HOUSE COMMITTEE FEDERAL AND STATE AFFAIRS, Room 519-S
Statehouse, at 1:30 p.m. on February 12, 1998.

two special agents assigned to field investigation. Today's society is exposed to a new frontier, the frontier of the electronic criminal. Identity theft is a new concern for society. Identity theft is acquiring someone's personal identifying information in an effort to impersonate them or commit various criminal acts in that person's name. Armed with a stolen identity, criminals commit numerous forms of fraud.

One method, is for the criminal to obtain identification on a deceased individual and request a birth certificate. The document is usually sent by mail to a mail drop. Then the fraudulent ID is used to obtain a fictitious photo ID with his photo on the ID, such as a driver's license. Once there is the photo ID with the stolen identity name, checking accounts, credit cards and loans and lines of credit can be obtained under the stolen identity name.

The internet provides as almost perfect medium to gather, collect, store and steal personal identification information, shrouded in a veil of secrecy and anonymity. **HB 2739** provides the needed legislation to deal with these criminals who defraud Kansans with regards to identity theft. (Attachment 3)

The Chairperson closed the hearing on **HB 2739**.

The meeting adjourned at 2:30 p.m.

The next meeting is scheduled for February 17, 1998.

BONNIE SHARP
REPRESENTATIVE, THIRTY-FIRST DISTRICT
WYANDOTTE COUNTY
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TOPEKA

HOUSE OF
REPRESENTATIVES

COMMITTEE ASSIGNMENTS
MEMBER: ECONOMIC DEVELOPMENT
FEDERAL AND STATE AFFAIRS
GOVERNMENTAL ORGANIZATION
AND ELECTIONS

TESTIMONY HB 2739

Thank you Mr. Chairman.

I appreciate the opportunity to testify in support of HB 2739. The bill is also referred to as the Identity Theft Bill, and is patterned after federal bill S512, 105th Congress.

Jill Wolters, Assistant Revisor, assisted me in preparing HB 2739 this summer when the need for such a bill became apparent to me. When I found out that the use of a person's Social Security number by another individual to obtain illegal checking accounts and credit cards is classified by the Wyandotte County District Attorney's office as "falsifying a document" I was appalled. Because of the current interpretation of the law, a victim of such a violation can not even file a police report in Kansas City when they discover they have been defrauded in this way.

I think most of us would agree that a person's Social Security number is also their main source of identification. Although the original intent of a Social Security number was a source of taxation, not identification, times have changed.

I believe it is time that the law be updated to make identity theft a severity level 10, person felony. Technology has certainly made personal data accessible to the general public.

Unfortunately with increased accessibility of information misuse of this information increases as well. The law should protect citizens from this potentially devastating crime.

Thank you for your consideration of HB 2739. I ask for your support and I stand for questions.

Fed & State
2-12-98
Atch #1



Kansas Bureau of Investigation

Larry Welch
Director

Carla J. Stovall
Attorney General

TESTIMONY
KYLE G. SMITH, ASSISTANT ATTORNEY GENERAL
KANSAS BUREAU OF INVESTIGATION
BEFORE THE HOUSE FEDERAL AND STATE AFFAIRS COMMITTEE
IN SUPPORT OF HB 2739
FEBRUARY 12, 1998

Mr. Chairman and Members of the Committee:

I am Kyle Smith, Assistant Attorney assigned to the Kansas Bureau of Investigation, and I am here today on behalf of the KBI in support of HB 2739, creating the crime of identity theft. This is one more example of the exponentially expanding involvement in information technology in the criminal field.

Attached to my testimony are some articles regarding identity theft. While the multiple possible crimes that may result from the theft of identification, information and documents are already illegal, the surreptitious acquisition of information done with the intent to defraud is not currently illegal. For example, the motel clerk that passes on your Master Card number for \$5, or the 'trasher' that gets your Social Security Number, thus accessing other information about you which can lead to thefts, are not committing a crime although ultimately their intent is to assist in the commission of some criminal act.

I would suggest that the phrase "or personal identification number" be added after "identification documents" on line 14, page 1, to cover the theft of numbers off Social Security, credit cards, etc., but not the cards themselves.

Law enforcement is trying to keep up with the expanding use of information technology

by criminals, although resources, people and training are limited. This legislation would give us a valuable tool in responding to the changing forms of criminal activity.

I would be happy to answer any questions.

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Identity Theft: Stealing Your Name and Your Money

In what many are calling America's fastest growing type of robbery, crooks are working without the usual tools of the trade. Forget sawed-offs and ski masks: your social security number will do the trick. Or that blank, preapproved credit application you tossed out with the coffee grounds. Even talking on your phone could allow someone you may never meet to rob you of the one thing you may have thought safe from attack: your identity.

Identity fraud is digging deep into consumer's pockets - millions of dollars were lost in the past year by financial institutions across the country. The perpetrator may use a variety of tactics to drain your finances: posing as a loan officer and ordering your credit report (which lists account numbers); "shoulder surfing" at the ATM or phone booth to get your PIN code; "dumpster diving" in trash bins for unshredded credit applications, canceled checks or other bank records; or, until recently, notifying the Postal Service to redirect your mail to the address of choice, such as a mail drop, which allows anonymity.

It may be months before you're aware you're a victim. But when you get turned down for a mortgage on your dream house because you've got a bad credit rating and you know you've paid the bills, beware: the ID thief may have struck again.

Do you carry your social security number in your wallet? Consider this: that nine-digit code gives crooks access to your medical, financial, credit and educational records. There are no legal restrictions on private company use of social security numbers (SSNs); in fact, a data base of names with associated SSNs recently was found published on the Internet. What's worse, most states still use your SSN for your driver's license number - a policy that is, fortunately, changing.

If you think you're safe after your wallet was stolen because you canceled your credit card and put a "stop" on your checking account, think again. Once identity thieves have the information, they may open new accounts or lines of credit - under your name, for their use.

I didn't have to go far to find a victim of identity fraud: a co-worker had learned about it the hard way. His bank called him in April this year and asked, "Did you authorize a \$4,500 cash advance on your credit card in Miami, FL today?"

He was stunned. The bank had called only hours after the withdrawal was made, following an alert initiated because certain account parameters indicated something might be wrong. Luckily for him, the bank simply asked that he sign an affidavit that he had not been in Miami and hadn't made the withdrawal. He wasn't held liable for the money. And he never found out what ID the crook had used to get access to his account.

Unfortunately, my coworker's ordeal wasn't over. He received a call in June from a cellular phone company, asking if he'd opened an account with them in Miami. Someone had racked up \$1,800 in calling charges under his name and then disappeared.

"What really disturbed me was that they asked if I lived at an address in Hallendale, FL. This guy was using my name and social security number - he was pretending to be me! He could kill someone or rob a bank with my ID in his pocket!"

Once again, he signed an affidavit disclaiming knowledge of the charges, and the account was cleared. This time, he called the three main credit bureaus and reported the fraud. He's thinking about buying a new house this year, and he's worried these incidents could mar his otherwise clean credit history.

My co-worker is just one of thousands of individuals who are victimized each year. The July 1995 edition of Kiplinger's Personal Finance Magazine reported that TRW, one of the three largest credit bureaus was getting 600 to 700 new fraud cases every day, and more recent tallies show those figures are still on the rise. The culprits may be found among employees (or patrons) of mailrooms, airlines, hotels or personnel offices--anyone who has access to a person's financial information. They can use your credit card or instead use encoding equipment, sold by business supply companies, and blank cards with magnetic strips on the back, to encode your account number onto a counterfeit card with a different name. Crooks sometimes seek jobs specifically to get access to financial information; alternately, they may bribe employees in such positions to supply them with the data they want.

Need a phony ID to "prove" you're the person whose name is on the credit card? Try surfing the Web. There are scores of sites with complete instructions on creating a "new you." And if you've got your own computer, "scanner" and color printer (or copier), you can create your own false documents.

In a typical case in the first half of this year, Postal Inspectors arrested eight West African nationals who were allegedly operating a multimillion dollar counterfeit and stolen credit card enterprise nationwide. And Postal Inspectors in New York arrested 16 members of a gang that allegedly ran a passport photo business, supplying false identifications for cashing checks stolen from the mail.

In response to recommendations by the Chief Postal Inspector and Inspector General of the Postal Service, a recent prevention measure that addresses some of consumers' concerns was adopted by the U.S. Postal Service. Aware that a crook could submit an address change to divert customers' mail without their knowledge, post offices now send a "Move Validation Letter" to both the old and new address when a change is filed. The letter requests you call an "800" number if you did not file the change.

Postal Inspectors have jurisdiction to investigate and enforce over 200 federal statutes involving the U.S. Mail. Under Title 18, U.S. Code, Section 1708, they may arrest individuals suspected of stealing mail or filing a fake change of address; the penalty is a \$2,000 fine or up to five years' imprisonment, or both. If someone applies for a credit card in your name, they may be prosecuted under Title 18, USC 1341; the penalty is a \$1,000 fine or up to five years' imprisonment, or both--unless a financial institution is affected, in which case the fine may be raised to \$1 million and imprisonment for up to 30 years.

Other preventive steps are being taken to combat ID theft: the card activation system (an idea proposed by a Postal Inspector) which requires that credit card owners call the issuer upon receipt to ensure the cards are in the right hands; credit checks, in which creditors check card applications against various fraud data bases before issuing a new card: and new methods of encoding the magnetic strip on credit cards to increase their security.

But don't depend on these measures for your peace of mind. Read the information in the boxes to protect yourself from those that prey on your money. And your name.

Securing Your Finances

òIf you think you're a victim of fraud, call your credit card issuers to close or "flag" your accounts, and call your bank to put an alert on your checking accounts. òEmpty your wallets of extra credit cards (and Ids) - or better yet, cancel the ones you don't really use and keep a list of the ones you do use. òNever give out personal information over the phone, such as your date of birth, mother's maiden name, credit card number, social security number or bank PIN code, except to someone you know or an established firm. òShred pre-approved credit applications, credit cards receipts, bills and other financial information you don't want before tossing them in the trash. òFinancial institutions or businesses that handle personal information should protect consumers' privacy by storing such material securely and ensuring it has limited access. It is essential to shred such material before disposing of it.

Consider removing your name from the marketing lists of the three major credit reporting bureaus: TRW at 800-353-0809, Equifax at 800- 219-1251 and TransUnion at 800-241-2858. This reduces the number of pre-approved applications you receive in the mail.

Order your credit report once a year to check for accuracy or fraudulent use.

Who To Call for Help

Report credit card fraud to the three major credit reporting bureaus: TRW at 800-301-7195, Equifax at 800-525-6285 and TransUnion at 800-680-7289.

If you've had stolen or bank accounts set up fraudulently in your name, call these check guarantee companies: Telecheck at 800-366-2425; and the National Processing Company at 800-525-5380. They can flag your file so that counterfeit checks will be refused.

If your social security number was used fraudulently, report the problem to the Social Security Administration's Fraud Hotline at 800-269-0271. In extreme cases of fraud, it may be possible for you to get a new SSN.

If fraudulent charges appear on your account, call the Consumer Credit Counseling Service at 800-388-2227 for help in clearing false claims from your credit report.

If you're a victim of identity theft that involves the U.S. Mail, call your nearest Postal Inspection Service office, and your local police.

This article was written by Debbi Baer, Congressional & Public Affairs, National Headquarters, with special thanks to Postal Inspector Henry Herrera, Philadelphia Division, and Postal Inspector John Scott, Program Manager, Criminal Investigations, National Headquarters.

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NACM home page

Could Someone Steal Your Identity?

BOB HARTLE, 46, IS NOT a felon or a fugitive. He is one of thousands of victims of a new kind of nightmare—identity theft. Hartle's life was upended, his credit was ruined, and his good name was tainted. Creditors pursued him for tens of thousands of dollars in debts he had never incurred. And, to add insult to injury, law-enforcement authorities told him they could do nothing to help—legally, he was not a crime victim.

This year, the Senate will consider a bill that would make it a federal felony to use someone else's identity for deceitful purposes. The Identity Theft and Assumption Deterrence Act was introduced by Sen. Jon Kyl (R., Ariz.). "We need to



The Victims,

Bob and JoAnn Hartle of Phoenix. In 1994, an identity thief used Hartle's name for purchases totaling more than \$100,000, including trucks, motorcycles and even a mobile home. In front of the couple sits a pile of bills and letters that followed.

the poster boy for identity theft."

In 1994, Hartle discovered that someone was using his name to open credit accounts. Hartle alleged that the perpetrator was Scott Gilbert and that he had bought trucks, motorcycles and even a mobile home. These and other purchases totaled more than \$100,000. Hartle tried to fight back. "I wrote to creditors explaining the situation," he said. "Usually, they just started sending me bills."

For months, Hartle and his wife, JoAnn, were unable to interest local, state or federal law-enforcement agencies in the case—a common problem for identity-theft victims. Most of the creditors who had been fooled simply demanded that Hartle make good on the loans. They did not report the fraud to authorities.

Of course, even when victims of iden-

modernize the law and protect the victims," Senator Kyl said. In identity theft, a fraud artist uses personal data on an individual—things like address, date of birth, Social Security number and mother's maiden name

—to acquire phony credit lines, charge cards, mortgages and other credit accounts in the individual's name. As the law is now written, the only "real" victims are the banks and merchants duped into issuing credit to the identity thieves.

"Identity theft is the consumer ripoff of the information age," Jon Golinger told me. Golinger is a consumer advocate with the California Public Interest Research Group (CALPIRG). "It's a new problem," he said, "and there's still no one source that tracks it. People report it to local police, to the FBI, the Postal Inspector or credit bureaus themselves. There are no hard numbers, but two of

This crime is more common than you might think. It can damage your reputation and cost you money. Here's how it happens and what you can do about it.

the largest credit bureaus, Trans Union and Equifax, are both now receiving 1200 calls each day about fraud—and identity theft is the fastest-growing segment of those calls. They're getting twice as many calls as they did in 1996."

According to Bank One, a major credit-card issuer, MasterCard's losses from identity theft increased 362% in just the first six months of 1996, and the numbers are growing rapidly. "We've made identity and credentials important in this society," Assistant U.S. Attorney Dan Drake of Phoenix told me. "Once something becomes valuable, people will try to steal it. Unfortunately, Bob Hartle became

Protect Yourself From Identity Theft

- **CHECK YOUR CREDIT REPORT.** Agencies such as Equifax, Experian and Trans Union provide credit reports for a fee of up to \$8. (Residents of Georgia, Massachusetts, Maryland, Vermont, Colorado and New Jersey can get reports for free.) If you are denied credit, you can get a free copy of your report within 60 days. You may correct any wrong information. Call Equifax at 1-800-685-1111, Experian at 1-888-397-3742 or Trans Union at 1-800-888-4213.
- **TEAR UP UNSOLICITED "PREAPPROVED" CREDIT OFFERS.** If you don't want the card, destroy the offer. The same goes for your copies of credit-card charges. "Crooks get information by combing through trash cans," says the consumer advocate Jon Golinger.
- **NEVER GIVE PERSONAL INFORMATION TO PHONE SOLICITORS.** Many identity thieves lure victims into giving out personal information by telling them that they have "won fabulous prizes in a sweepstakes."
- **DON'T WRITE YOUR CREDIT-CARD NUMBER ON YOUR CHECKS.** They may be handled by dozens of employees of banks and businesses, any one of whom could copy your number and personal data. The same rule goes for Social Security numbers.
- **DON'T GIVE YOUR ADDRESS AND PHONE NUMBER WHEN YOU MAKE A PURCHASE IN A STORE.** Employees could steal them.
- **CHECK YOUR BILLS.** The author of this article was billed \$20 a month for six months for videos. When he called the credit-card company, they traced the purchase to a buyer in another city who was using the account number to ship the goods to his address.

BY MICHAEL RYAN

2-8

ity theft can convince creditors of their innocence, as Hartle eventually did, the lenders are not the ultimate victims. Credit card issuers pass fraud losses along to other customers—all of us—in the form of higher rates. When Hartle was absolved of blame for the mobile home loan, the loan's guarantor, the U.S. Department of Housing and Urban Development, took responsibility. HUD's bills are paid by the taxpayers.

But people who've had their identities stolen feel violated too. When a thief assumed Elsie Strong's identity, she was so upset that she founded the group Victims of Identity Theft to counsel others who experience this type of fraud. "I tried to talk to the credit-card companies, and I got nowhere," said Strong, who lives in Los Angeles. "I was treated very badly. I was humiliated."

To add to her frustration, Strong never found out how her identity had been stolen. She finally hired an attorney and sued five credit-card companies for issuing cards in her name without her authorization. They settled out of court.

"You are guilty unless you can prove otherwise," declared Jennifer Bloom, an identity-theft victim from Massachusetts. As Jon Golinger pointed out, "Victims often have to speak to hundreds of people and companies, and spend literally thousands of hours on the phone and writing letters, explaining that they are not the person who opened the account."

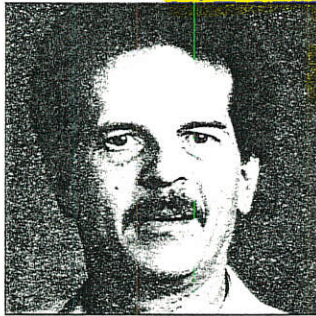
Identity thieves operate in several ways. Some, like Scott Gilbert, work their way into the confidence of a victim or his family. (Gilbert had romanced and eventually married Hartle's ailing, widowed mother.) More often, they steal information: Employees of banks and credit agencies have been implicated in many identity thefts. Some crooks rummage through trash to find preapproved credit applications, then fill them out with a changed address.

Because his mother and Gilbert were living in Phoenix, Hartle moved there

to clear his name. He then enlisted two senators to help him solve his problem. Senator Kyl and Sen. Tom Harkin (D., Iowa) got the Justice Department to act. "It is far too easy for this kind of thing to happen," Senator Harkin said.

Under prodding from Hartle and Senator Harkin, the U.S. attorney in Phoenix prosecuted Scott Gilbert in 1995—but not for identity theft, because it wasn't considered a crime at the time. Instead, Gilbert pleaded guilty to making false statements to procure firearms and a credit card. He was sentenced to prison in 1995 and may be released as early as this month.

Outraged by the Hartle case, the Arizona Legislature enacted a law in 1996 making Arizona the first state to prosecute identity theft as a crime.



The Criminal. Scott Gilbert pleaded guilty in 1995 to making false statements to procure firearms and a credit card—but not to stealing Bob Hartle's identity, because it wasn't considered a crime at the time. Gilbert was sentenced to prison for the other crimes and may be released this month.

(A similar law went into effect on Jan. 1 in California.) Senator Kyl's federal bill also would force the thieves to reimburse their victims for the cost of restoring good credit and would have the Secret Service collect statistics on the crime.

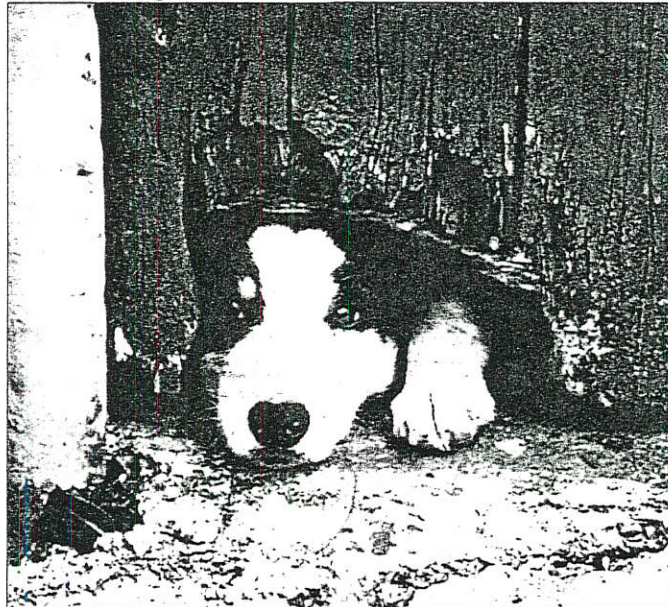
But that won't ease the suffering of thousands of victims. "Statistics don't reveal the hardship these crimes can cause," said Senator Kyl. "Even when fraudulent charges are cleared from a victim's record, he or she can't be sure that the perpetrator won't strike again."

Bob Hartle, who now works seven days a week at a factory to recover the \$12,000 in legal and moving expenses his ordeal has cost him, hopes that the Kyl bill passes. "This crime does not just affect the person whose name is stolen," he told me. "It affects families, friends, businesses, consumers—everybody. It must be stopped." ■

For a free copy of an identity-theft fact sheet or to contact Victims of Identity Theft, send a self-addressed, stamped envelope to: CALPIRG, Attn: Identity Theft, 926 J St., Suite 523, Dept. P, Sacramento, Calif. 95814.

Photo Contest — Over \$150,000.00 in Prizes

International Library of Photography to award 70 prizes to amateur photographers in coming months, including \$1,000.00 Grand Prize



The International Library of Photography awards prizes to talented amateur photographers. This Grand Prize Winner by Greg Boger of Florida, won \$1,000.00 and will be seen by millions of people.

Owings Mills, Maryland — The International Library of Photography has just announced its upcoming amateur photography competition. The contest is open to everyone and entry is free.

"We're looking to identify new and emerging talent in the field of photography," stated Jeffrey Bryan of The International Library of Photography. "We have a ten-year history of awarding large cash prizes to talented amateur artists who have never before won any type of artistic contest."

The deadline for entry into the competition is January 31, 1998. Another contest begins February 1, 1998.

The International Library of Photography was founded to recognize and promote the artistic accomplishments of amateur photographers. The libraries have awarded over \$150,000.00 to talented artists in recent years.

Possible Publication

Many submitted photos will also be considered for publication by The International Library of Photography. Previous anthologies published by the organization include *A Question of Balance*, *The Other Side of the Mirror*, and *Wind in the Night Sky*, among others. These

anthologies routinely sell out because they are truly enjoyable and are also a sought-after sourcebook for artistic talent.

How to Enter

Anyone may enter this competition simply by sending ONLY ONE photograph in one of the following categories: People, Animals, Nature, Action, Humor, Portraiture, or Other. Your photo must be a color or black and white print (unmounted), 8" x 10" or smaller, and should be sent to:

The International Library of
Photography
Suite 101-P5004
3600 Crondall Lane
Owings Mills, MD 21117

Be sure to include your name and address on the back of your photograph, as well as the category in which you wish to enter and the title of the photograph (photos cannot be returned). Entries must be post-marked by January 31, 1998.

"All photographers who enter will receive a response concerning their artistry," indicated Bryan. "I hope you urge your readers to enter the contest. They could be our next big winner."

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Kansas Bureau of Investigation

Larry Welch
Director

Carla J. Stovall
Attorney General

**TESTIMONY
BEFORE THE HOUSE FEDERAL AND STATE COMMITTEE
DAVID J. SCHROEDER, SPECIAL AGENT
KANSAS BUREAU OF INVESTIGATION
IN SUPPORT OF HOUSE BILL 2739
FEBRUARY 12, 1998**

Mr. Chairman and Members of the Committee:

I am Dave Schroeder, Special Agent of the Kansas Bureau of Investigation (KBI) and appear today in support of HB 2739. I am currently assigned to Field Investigations in the Topeka Region.

In my fourteen year career as an agent with the KBI I have had the opportunity to investigate several types of crime. In the past several years I have investigated cases involving computers related crimes.

A few years ago, the Kansas Bureau of Investigation (KBI) took the initiative to begin investigating computer related crimes. Currently the KBI relies on the efforts of two special agents assigned to field investigations. Myself and another agent, who is assigned to the Kansas City office are assigned these duties.

We continue to receive request from local, state and federal law enforcement agencies for assistance in the area of high tech crime investigation and training.

With the advancements in technology, today's society is exposed to a new frontier, the frontier of the electronic criminal. Identity theft, it's a new concern for society.

What is Identity Theft?

Acquiring someone's personal identifying information in an effort to impersonate them or commit various criminal acts in that person's name. Armed with a stolen identity, criminals commit numerous forms of fraud.

The theft of personal identification information, including social security numbers, birth certificates, passports, driver's license numbers, dates of birth, addresses, telephone numbers, family history information, credit card / bank numbers and personal identification numbers (PIN) continues to grow.

One method, is for the criminal to obtain identification on a deceased individual, request a birth certificate. The document is usually sent by mail to a mail drop. He then uses the fraudulent ID to obtain a fictitious photo ID with his photo on the ID, such as a driver's license. Once he has the photo ID in the stolen identity name, checking accounts, credit cards and loans and lines of credit can be obtained under the stolen identity name.

The KBI and local law enforcement agencies have investigated these type of identity thefts after receiving information from the State Bureau of Vital Statistics.

The INTERNET provides an almost perfect medium to gather, collect, store and steal personal identification information, shrouded in a veil of secrecy and anonymity.

I feel that HB 2739 provides the needed legislation to deal with these criminals who defraud Kansans with regards to Identity Theft.

I would be happy to stand for questions.