

From: [redacted]
Sent: Friday, January 19, 2007 3:22 PM
To: Taskforcecomments
Subject: Identity Fraud

Attorney General Alberto Gonzales
Federal Trade Commission Chairman Deborah Platt Majoras

Dear Task Force Committee Members,

I am once again the victim of a situation that requires national attention and action. Recently, I was informed that my social security number as well as those of my family have been stolen. They apparently were on one of several laptop computers that were stored at the investment company that manages my companies 401K program. Towers Perrin, provides investment consulting services for Dover Industries, who is my employer.

Hopefully, they are working diligently to recover this information and monitoring my credit history with the major credit reporting agencies. This is becoming routine for me as I also am a veteran who had his records stolen/misplaced last year. You recall the incident where someone in the VA lost the personal history of Vietnam and Gulf War veterans. I got a letter from the VA on that one. Fortunately, I have been monitoring my credit history and no adverse incident has yet occurred. This has become my national security issue so I remain vigilant in my effort to contain the adversity.

My purpose in writing to you is to get congress to act on this issue as quickly as possible to enact a formidable and cost effective solution. The solution I propose for protecting an individuals credit history is simple: Every valid Social Security Number would have an OPTIONAL PIN assigned to it.

The Option of adding a PIN to the SSN will add another layer of security to it, that will only be needed in instances of personal financial applications. This will not effect the current function of SSN for identification purposes in any way. It will only be applied in situations that would directly effect the personal credit history; like loan applications, government allocations and credit card applications. Many individuals would not even require a PIN, like institutionalized persons, the mentally challenged, those in nursing homes or children. All current uses of the number would not be affected; like employment validation, credit checks, insurance validations, beneficiaries and others. Those uses of the SSN would remain as they are now. Only situations that directly apply to an

individuals ability to secure funding affecting their personal credit worthiness would require a valid PIN.

This program could be enacted through any financial institution and linked directly to the Social Security Administration. The PIN would not even need to be issued until the time the individual needed to initially apply for credit. Time for implementation should be less than 1 year with the greatest difficulty being in issuing and validating the PINs. Credit card companies and banks do this routinely. As an individual who has experience working with credit card applications I can easily detail the specifics for program implementation.

Implementing this simple program would enable greater security for all individuals and allow for wider use of the SSN as a personal identification program. Separating an individuals personal financial risk from the use of the SSN will add confidence to the program and secure the program from risks of identity fraud. I believe that if you were to share this idea with some of your friends in the Federal Reserve you would find widespread acceptance of the idea.

Please take a moment to consider this idea and let me know if you feel that it would be feasible. I would be happy to answer any further inquiries to those who have questions.

Sincerely,

[redacted]