

## **Identity Theft: Expert Lauds Massachusetts' New Credit Freeze Law - Identity Theft Expert and Speaker on Personal Security**

Date: 05-22-2007 12:53 PM CET

Category: [Politics, Law & Society](#)

Press release from: [IDTheftSecurity.com](http://IDTheftSecurity.com)

Agency: **STETrevisions**

(BOSTON, Mass. - May 19, 2007 - IDTheftSecurity.com) Both houses of the Massachusetts legislature recently passed versions of a bill that grants residents of the state the right to freeze access to their credit reports. Robert Siciliano, a widely televised and quoted personal security and identity theft expert, said consumers' access to the credit freeze is an indispensable component of any identity theft-fighting strategy.

"The credit freeze is a basic right essential to consumers in this age of rampant identity theft," said Siciliano. "Consumers are often the first to realize that someone is using their financial information without permission. The credit freeze is a weapon that empowers consumers to stop these identity thieves' and credit card fraudsters' illegal activities quickly and easily."

CEO of IDTheftSecurity.com and a member of the Bank Fraud & IT Security Report's editorial board, Siciliano leads Fortune 500 companies and their clients in workshops that explore consumer education solutions for security issues. A longtime identity theft speaker and author of "The Safety Minute: 01," he has discussed data security and consumer protection on CNBC, on NBC's "Today Show," FOX News, and elsewhere.

On May 10, the Massachusetts Senate passed a version of a credit freeze bill that the state's House of Representatives had passed a day earlier, giving consumers the right to the credit freeze. The bill also required entities operating from that point forward in Massachusetts to disclose breaches of security that result in the purloining of sensitive data such as Social Security numbers and credit card information.

"Here we have a state finally putting two key pieces of the identity theft-fighting puzzle in place," said Siciliano. "But 'finally' is the operative word. The pace of progress has been slow for state and federal legislation alike. The entire nation has needed credit freeze access and compulsory breach disclosure laws for a long time."

Playing a key role in the reporting of a highly publicized security breach at ChoicePoint, Inc. in early 2005, California's SB 1386 has for a number of years obligated organizations conducting business in that state to make similar, prompt disclosures of data breaches. And a majority of the nation's states have preceded Massachusetts in making the credit freeze available to their residents.

Despite their utility as empowering weapons against identity thieves, various sources have indicated that the popularity of credit freezes among consumers has lagged. According to the Consumer Data Industry Data Association, "only about 50,000 people have requested freezes," the Boston Globe reported on May 12.

"Lack of popularity is no reason to disallow the credit freeze," said Siciliano. "If anything, consumers may be unaware of this tool's availability. Consumer education must become a paramount initiative, and the onus of responsibility for this must fall upon the credit reporting agencies."

Recently, Siciliano appeared on CNBC to discuss credit and debit card scams. Readers may view his appearance by clicking here ([www.youtube.com/watch?v=y88SEANRTr8](http://www.youtube.com/watch?v=y88SEANRTr8)).

About IDTheftSecurity.com

Identity theft affects us all. Robert Siciliano, CEO of IDTheftSecurity.com and member of the Bank Fraud & IT Security Report's editorial board, makes it his mission to provide consumer education solutions on identity theft to Fortune 500 companies and their clients.

A leader of personal safety and security seminars nationwide, Siciliano has been featured on CNN, MSNBC, CNBC, "FOX News," NBC's "Today Show," "The Suze Orman Show," "The Montel Williams Show," "Maury Povich," "Sally Jesse Raphael," "The Howard Stern Show," and "Inside Edition." The Privacy Learning Institute features him on its Website. Numerous magazines, print news outlets, and wire services have turned to him, as well, for expert commentary on personal security and identity theft. These include Entrepreneur, Woman's Day, Mademoiselle, Good Housekeeping, The New York Times, Los Angeles Times, Washington Times, The Washington Post, Chicago Tribune, United Press International, Reuters, and others.

Visit Siciliano's Web site, [www.IDTheftSecurity.com](http://www.IDTheftSecurity.com); blog, [www.realtysecurity.com/blog](http://www.realtysecurity.com/blog); and YouTube page, [youtube.com/stungundotcom](http://youtube.com/stungundotcom).

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