



Legal Services Advocacy Project

March 21, 2026

The Honorable Peggy Scott  
Co-Chair, Judiciary Fin. and Civil Law Comm.  
Minnesota House of Representatives  
2<sup>nd</sup> Floor, Centennial Office Building  
St. Paul, MN 55155

The Honorable Tina Liebling  
Co-Chair, Judiciary Fin. and Civil Law Comm.  
Minnesota House of Representatives  
5<sup>th</sup> Floor, Centennial Office Building  
St. Paul, MN 55155

Re: HF 3826

Dear Chair Scott, Chair Liebling, and Members of the Committee:

The Legal Services Advocacy Project (LSAP) writes in support of HF 3826. LSAP provides legislative and administrative policy advocacy on behalf of Legal Aid's clients, who include low-income Minnesotans, Minnesotans with disabilities, and elder Minnesotans statewide.

Among other things, HF 3826 enhances protections against identity theft, unfortunately a growing problem in our society. It describes "forged digital likeness" and adds the use of this technology to the definition of "identity," making the use of this technology illegal identity theft.

While affecting all Minnesotans, identity theft can be especially harmful when perpetrated by an abuser against a survivor of violence, which, sadly, is a significant portion of Legal Aid's client base. Economic abuse is pervasive in situations of domestic violence. According to the National Network to End Domestic Violence, it is present in 99% of domestic violence cases. Domestic violence advocates report the use by abusers of online impersonation as a frequent occurrence. This bill recognizes such harmful online impersonation as a violation of identity theft law.

Several years ago, this legislature added protections for survivors of domestic violence against "coerced debt."<sup>1</sup> One way survivors can show they were subject to coerced debt and thus eligible for a remedy is to show they were victims of identity theft. Not only can HF 3826 broaden general protections and add new technological methods to the crime of identity theft, but it can also enhance the ability of survivors of domestic violence to obtain relief from coerced debt. We urge the committee to advance HF 3826.

Sincerely,

A handwritten signature in black ink that reads "Ron Elwood". The signature is written in a cursive, flowing style.

Staff Attorney  
Legal Services Advocacy Project

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<sup>1</sup> See Minn. Stat. §§ 332.71 to 332.75.



# MINNESOTA DEPARTMENT OF PUBLIC SAFETY BUREAU OF CRIMINAL APPREHENSION

## FINANCIAL CRIMES AND FRAUD PACKAGE

According to the FBI's Internet Crime Complaint Center, financial losses to Minnesotans from cybercrime are increasing faster than the national average. Between 2019 and 2024, reported losses in Minnesota rose from approximately \$39 million annually to approximately \$203 million annually, a 416% increase. Nationally, reported losses rose 374% over the same period.

The following three changes to criminal law and procedure will aid in combatting financial crimes and fraud.

- **Expansion of subpoena authority**

Expand Minn. stat. 8.16 subpoena authority to add specific records and types of records in cases involving identity theft or financial exploitation of a vulnerable adult. Amend Minn. stat. 299C.061 to enhance the subpoena authority of Bureau of Criminal Apprehension's Financial Crimes and Fraud Section in fraud investigations.

- **Expansion of identity theft definition**

Expand the Minn. stat. 609.527 crime of identity theft to encompass wrongful use or duplication of a person's voice or likeness, including forged digital likenesses.

- **Extension of statute of limitations for certain fraud-related crimes**

Amend Minn. stat. 628.26 to change the statute of limitations for the fraud-related crimes listed below to seven years and clarify that the statute of limitations is not deemed to run until either the victim or law enforcement is aware of the fraud, but prosecution may not commence later than seven years after the crime.

- Minn. stat. 80A.75 section 508 (Securities Fraud)
- Minn. stat. 609.445 (Failure to Pay Over State Funds)
- Minn. stat. 609.465 (Presenting False Claims to a Public Officer)
- Minn. stat. 609.52, subd. 2(a)(4) (Theft by Swindle)
- Minn. stat. 609.53 (Receiving Stolen Property)
- Minn. stat. 609.645 (Fraudulent Statements Made to Injure or Defraud)

These crimes impact all Minnesotans, but elderly and other vulnerable populations are disproportionately targeted by these crimes because they may have less familiarity with advanced technologies sometimes used in fraud and financial crime schemes.

