

Be Prepared

Protecting Against Identity Theft

I awoke at home Wednesday morning to discover my truck had been broken into, and along with other items my wallet with credit cards and my driver's license had been stolen. I quickly discovered that I was not prepared to deal with this unfortunate event. So, with that as background, I want to encourage everyone to be prepared.

First and foremost, keep a list of all your credit cards, account numbers and customer service phone numbers in a safe location. I did not have this information at hand and quickly learned that reporting credit cards lost or stolen can be an ordeal.

Like me, 4,000 other Missourians reported being victims of identity theft to the Federal Trade Commission. Identity theft includes obtaining personal data for false loan and credit card applications, unauthorized bank account activity, and receiving other goods or services under an assumed identity. These crimes significantly disrupt the lives of innocent people everyday, a truly disturbing crime.

Skilled identity thieves have a variety of methods to gain access to your information. Fortunately, there are many precautions that you can take to considerably reduce your chances of being faced with the hassles and financial turmoil of having your identity stolen. Don't relay vital personal information over the phone in public places because someone might be listening. When disposing of junk mail or bills, shred the documents because some identity thieves dig through garbage in search of pre-approved credit card applications or copies of your utility bills, bank statements, etc. Having these documents, criminals are able to assume your identity or spend money in your name without you ever knowing.

Because of today's dependence on the Internet, new avenues for identity fraud have opened up, so beware. Don't respond to spam (unsolicited) e-mails because it might allow hackers to gain access to your passwords and important personal data. Make sure to engage in e-commerce only with trusted companies that offer secure data transfers.

Have someone you trust pick up your mail or request that your local post office hold your mail when



you are traveling. You should also ask periodically for a copy of your credit report to make sure there is not any activity that you are unaware of. You can receive a free credit report by logging onto www.freecreditreport.com. Maintain careful records of your banking and financial accounts, and include with these records a list of every document and piece of identification that you have, along with the phone numbers you would need to call to cancel accounts or replace documentation.

If you think that your identity is jeopardized, take action as soon as possible to minimize damages to your finances and reputation. Here are a few numbers you should call to report the ID theft:

- **Federal Trade Commission** (receives and processes complaints from people who believe they may be victims of identity theft, provides informational materials to those people, and refers those complaints to appropriate entities, including the major credit reporting agencies and law enforcement agencies)
--Online: www.consumer.gov/idtheft
--Telephone: 1-877-438-4338
- **Postal Inspection Service** (If you think someone has submitted a change-of-address with the post office to redirect your mail, or has used the mail to commit fraud.)
--Online: www.usps.com/postalinspectors/
- **Social Security Administration** (If you suspect that your Social Security number is being fraudulently used.)
--Telephone: 800-269-0271
- Contact all **creditors** with whom your name or identifying data have been fraudulently used.
- Contact all **financial institutions** where you have accounts that have been or might be affected.
- For a comprehensive list of principal credit reporting companies and major check verification companies, visit the **U.S. Department of Justice's** online check list at www.usdoj.gov/criminal/fraud/idtheft.html
- **Missouri Identity Theft Hotline** (operated through the Attorney General's Office Consumer Protection Division to help consumers report ID theft)
--Telephone: 1-800-392-8222

Contact Me

As always, I appreciate hearing your comments, opinions and concerns. Please feel free to contact me in Jefferson City at (573) 751-2459. You may write to me at Jason Crowell; Missouri Senate; State Capitol; Jefferson City, MO 65101, or email me at: jcrowell@senate.mo.gov or visit me on the web at <http://www.jasoncrowell.com> and <http://www.senate.mo.gov/crowell>.

Senator Jason Crowell represents the people of Bollinger, Cape Girardeau, Madison, Mississippi, Perry and Scott counties in the Missouri Senate.