



THE STOUFFER REPORT

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Senate District 21

Capitol Building, Room 332
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For the Week of:
Sept. 4, 2006

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Combating Identity Theft

In the “information age,” there are few things more important than the protection of one’s personal identity. Hundreds of Missourians know all too well the result of having their credit card numbers, Social Security numbers or other personal information stolen and used by criminals. In recent years, the number of reported cases of identity theft has skyrocketed as thieves invent new methods to capture and misuse the personal information of others. However, there are a number of things Missourians can do to guard against identity theft, and the state has enacted tough new laws to crack down on these crimes.

There are several ways Missourians can protect themselves from identity theft. Here are a few tips:

- Guard your Social Security number.
- Monitor your credit report.
- Shred all old bank and credit statements and “junk mail” credit card offers before trashing them.
- Do not carry extra credit cards or other important identity documents except when needed.
- Make photocopies of the contents of your wallet or purse.
- Mail bill payments and checks from the post office.
- Do not print your Social Security number on your checks.
- Cancel unused credit card accounts.
- Never give your credit card number or personal information over the phone unless you have initiated the call and trust that business.

Although there are many ways to avoid identity theft, tough laws are also an important deterrent. In 2004 and 2005, the Legislature passed bills substantially increasing penalties for identity theft.

Under the new laws, stricter penalties are enforced for the following offenses:

- Loss of up to \$500: This new law takes a hard stance against cases that result in relatively minor amounts of financial loss. It is a Class A misdemeanor punishable by up to one year in jail.
- Loss between \$500 and \$5,000: Class C felony punishable by one to seven years in prison.
- Loss between \$5,000 and \$50,000: Class B felony punishable by five to 15 years in prison.
- Loss over \$50,000: Class A felony punishable by 10 to 30 years in prison.
- Civil Damages: In addition to criminal penalties, thieves are now civilly liable and can be sued for three times the amount of damages or up to \$5,000, whichever is greater.
- Restitution: A court can order restitution be made to victims, including costs to clear their credit histories and attorney fees.

These new laws are working to reduce identity theft by imposing stronger penalties against criminals and giving victims greater means of retrieving their losses.

If you have questions or comments about this or any other issue, please call toll free (866) 768-3987 or by e-mail at bstouffer@senate.mo.gov.

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