



Office of
Jason Crowell State
Senator

The Crowell Connection



Senator Jason Crowell – Serving Bollinger, Cape Girardeau, Madison, Mississippi, Perry, and Scott Counties.

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Protecting Your Identity



Having something stolen is a truly frightening experience, but having your identity

stolen can be financially and personally devastating.

Thieves take your personal information (Social Security

number, bank account number, or other important

information) and then use it to commit fraud in your

name. Many times, people do not notice that their identity

has been stolen until major problems appear like being

contacted about loans they did not take out or noticing

money from their bank account going missing.

You can work to prevent you identity from being vulnerable to theft by being cautious and safe with your personal information. Some helpful pointers include:

- Not giving out your Social Security or account numbers, except for instances when you have initiated the contact.
- Leaving your Social Security number off of checks.
- Shredding trash with sensitive information. This includes convenience checks and credit-card offers you get in the mail.
- Sending any sensitive mail using a Post Office drop box, rather than your mailbox at home.
- Carrying only the credit cards and documents you need on a daily basis. Don't carry your Social Security card.
- Using virus protection, a firewall, and spyware detection on your computer.

In order to detect identity theft, keep a close eye on your bank statements, credit card statements, and credit reports. You can get a free credit report at

www.annualcreditreport.com or 1-877-322-8228. Three credit bureaus participate: Trans

Union, Experian and Equifax. You can choose which company's report you want to see — the law allows you one free report per year from each company. This is the only site that will truly give you a free credit report. Beware other sites that advertise free reports, but then ask you to purchase another product, often with a monthly fee.

If you suspect that you have become a victim of identity theft, the state does have resources that can help. The identity theft hotline exists to help Missourians recognize and report identity theft at 1-800-392-8222. If you find you are a victim of identity theft, contact your bank and credit card



companies to report it, file an incident report with your local police station, and close any accounts that the thief has accessed.

Identity theft is a quiet crime, but that does not mean the impact on the victim is any less harmful. Please know that resources are available in this state to help you and keep you protected.

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.senate.mo.gov/crowell>.

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