



State Senator

Rita Heard Days

District 14



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[Website](#) | [Biography](#) | [Newsroom](#)

## Work In the Senate Underway to Prevent Identity Theft

The Missouri Senate is one step closer to passing a bill that would help Missourians protect themselves against the crime of identity theft. This crime happens when someone gets a hold of your personal information, such as your Social Security number, bank account number, or other information, in order to commit fraud or other crimes.

This can cause monumental financial problems. For instance, the thief can take out loans in your name or even charge money to your own bank account or credit card. Sadly, large amounts of money can be charged or taken before the victim even notices that a crime against them has been committed.

[Senate Bill 207](#) would ensure Missourians are notified by businesses when their personal or financial information has been breached, a situation that could lead to identity theft or heavy financial burdens.

This measure would also require businesses to disclose the type of information compromised in the security breach, discuss the steps underway to protect citizens from future breaches, provide them advice on dealing with the situation, and contact information regarding how to address the issue.

The bill would provide an exception to the notification requirements if it is determined that no risk of identity theft or other fraud to a consumer is likely to result from the security breach.

Several citizens from my Senate district have approached me and said that they have been victims of some type of identity theft. This crime happens far too often to citizens in our state. However, there are steps you can take to help prevent this crime from happening to you.

- Do not give out your Social Security or personal bank account numbers

unless you initiate contact with the person asking for the information.

- Make sure you use an alternate driver's license number — do not use your Social Security number (this goes for your personal checks, too).
- Shred documents that you are going to throw away if they have sensitive information printed on them, including convenience checks and credit card offers.
- If you are mailing sensitive information, use a Post Office drop box instead of your own mailbox at home.

Obtaining a credit report can also help you protect yourself from identity theft. You can find the only source for a completely free credit report by going online and visiting [www.annualcreditreport.com](http://www.annualcreditreport.com) or calling 1-877-322-8228. You are guaranteed by law one report per year from each of our country's three primary credit bureaus: Trans Union, Experian, and Equifax.

If you think you are a victim of identity theft, call the Missouri Attorney General's Identity Theft Hotline at 1-800-392-8222 or visit his website at <http://ago.mo.gov/publications/idtheft.htm> for help recognizing and reporting identity theft.

If you have comments or questions about Senate Bill 207, identity theft in our state, or any other matter involving state government, please feel free to contact my office at (573) 751-4106.

*Senator Rita Heard Days represents a portion of  
St. Louis County in the Missouri Senate.*



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