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Consumers Gain More Protection From Senator Rupp's Identity Theft Legislation

JEFFERSON CITY – Missouri Sen. Scott T. Rupp's (R-Wentzville) legislation that requires credit reporting agencies to further protect consumers from identity theft has been passed by the Senate and now heads to the House of Representatives.

The Missouri Senate unanimously approved <u>Senate Bill 801</u> on March 4. The legislation requires consumer reporting agencies, or businesses that assemble and evaluate consumer credit information, to block certain information that the consumer identifies as a result of an identity theft situation. The legislation requires the consumer to furnish proof of identity and a copy of the identity theft report, as well as provide a statement that says the blocked information is not a transaction by the consumer. The consumer reporting agency must respond within four days.

"What we're finding is that, not only can a person be devastated by identity theft, but they can continue to be devastated when their personal information is compromised and fraudulent purchases continue to show up on their credit reports," said Sen. Rupp. "It's a big process to clean up this kind of mess. This legislation makes it easier for those who suffer from identity theft to get their finances in order, and it encourages the credit reporting agencies to be prompt in blocking that fraudulent information from the identity theft victims' reports."

Now that the bill has passed the Senate, the measure is scheduled for debate in the House.

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