

IDENTITY THEFT *resources*

MISSOURI STATE ATTORNEY GENERAL'S OFFICE

<https://tinyurl.com/ycyfhexv>

CONSUMER PROTECTION HOTLINE

1-800-392-8222

IDENTITY THEFT COMPLAINT FORM

<https://ago.mo.gov/divisions/consumer/identity-theft-data-security/identity-theft-complaint-form>

MISSOURI DEPARTMENT OF REVENUE

www.dor.mo.gov/mvdl/motorv/

MISSOURI DEPARTMENT OF REVENUE

Attn: Identity Theft (Form 5593)
PO Box 3366
Jefferson City, Missouri 65105-3366
Telephone: 573-751-3505
Email: idtheft@dor.mo.gov

U.S. DEPARTMENT OF STATE'S PASSPORT SERVICES OFFICE

www.travel.state.gov/passport/passports
877-487-2778

FEDERAL TRADE COMMISSION

Fraud Contact Number: 877-438-4338

IDENTITY THEFT INFORMATION

www.identitytheft.gov

IDENTITY THEFT CLEARINGHOUSE

Federal Trade Commission
600 Pennsylvania Avenue NW
Washington, D.C. 20580

INTERNAL REVENUE SERVICE

Identity Theft Information (Form 14039)
<http://www.irs.gov/pub/irs-pdf/f14039.pdf>

IRS IDENTITY PROTECTION SPECIALIZED UNIT

800-908-4490

SOCIAL SECURITY ADMINISTRATION

www.ssa.gov
800-772-1213
TTY: 800-325-0778
Identity Theft & Your Social Security Number (publication) can be found at www.socialsecurity.gov/pubs/EN-05-10064.pdf

UNITED STATES POSTAL SERVICE

www.postalinspector.uspis.gov
Report Identity Theft via the U.S. Mail: <https://postalinspectors.uspis.gov/forms/IDTheft.aspx>

U.S. GOVERNMENT

www.usa.gov
www.info.gov

DIRECT MARKETING ASSOCIATION

www.dmachoice.org

CREDIT REPORTING BUREAUS

Remember that only one place offers a free credit report:
AnnualCreditReport.com or call 1-877-322-8228.
Their services are offered by the three credit bureaus: TransUnion, Experian, and Equifax.

TO REPORT IDENTITY THEFT, CONTACT THE FOLLOWING:

EQUIFAX

www.equifax.com
1-800-525-6285
Office of Fraud Assistance
P.O. Box 105069
Atlanta, GA 30348

EXPERIAN

www.experian.com
1-888-EXPERIAN (397-3742)
P.O. Box 2002
Allen, TX 75013

TRANSUNION

www.transunion.com
1-800-680-7289

FRAUD VICTIM ASSISTANCE DIVISION

P.O. Box 2000
Chester, PA 19016



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573-751-3313

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An Internationally Accredited Agency



IDENTITY THEFT



WHAT TO DO
IF IT HAPPENS
TO YOU.



WHAT IS IDENTITY THEFT?

When someone uses your name, Social Security number, bank account numbers, credit, etc., it's called identity theft. Identity thieves have been known to open bank accounts, receive health care benefits, use credit cards, or even file taxes in someone else's name.

HOW DO YOU DETECT IDENTITY THEFT?

Closely review your bank and credit card statements monthly. Watch for unauthorized withdrawals and charges.

Check your credit report. This can be done free of charge once a year. Review closely and look for fraudulent entries.

HOW DO YOU CHECK YOUR CREDIT REPORT?

For a free credit report, visit AnnualCreditReport.com or call 1-877-322-8228. AnnualCreditReport.com is offered by three credit bureaus: Equifax, Experian, and TransUnion. You will be able to choose which company's report you would like to receive. The law allows for one free report per year from each company.

WHAT DO YOU DO IF YOUR IDENTITY IS STOLEN?

1 Keep A Log – When communicating with the authorities and financial institutions, make a record of all conversations, correspondence, and actions taken. Include dates, times, names, and phone numbers. Note the time spent and any expenses incurred. Send correspondence by certified mail (return receipt requested). Keep copies of all documents and correspondence.

2 Notify the Missouri Attorney General's Office – File an identity theft complaint form with them. This form is available online at <https://ago.mo.gov/divisions/consumer/identity-theft-data-security/identity-theft-complaint-form>. You can submit this form online, but make sure to make a copy for your log before closing it.

3 Notify The Federal Trade Commission – File an identity theft complaint with the Federal Trade Commission online at ftccomplainassistant.gov; call their hotline toll-free at 1-877-ID-THEFT (438-4338) or TTY 1-866-653-4261; or write to Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue NW, Washington, D.C. 20580.

4 Contact Your Bank – Report the theft to all your financial institutions. Check for any fraudulent accounts and loans. Have all checks and ATM/debit cards canceled, and obtain new account numbers. Give the bank a secret password for your account.

5 Contact Credit Card Companies & Other Creditors Report the theft and ask for the names and phone numbers of credit grantors with whom fraudulent accounts have been opened. Ask the credit bureaus to remove the inquiries that have been generated due to fraudulent access. Also, you may ask the credit bureaus to notify those who have received your credit report in the last six months in order to alert them to the disputed and erroneous information (two years for employers). Contact creditors with whom your name has been used fraudulently by phone and in writing. Obtain replacement cards with new account numbers for your own accounts. Ask that old accounts be processed as "account closed at consumer's request." (This is better than "card lost or stolen," a statement that can be interpreted by credit bureaus as blaming you for the loss.) Carefully monitor your mail for evidence of new fraudulent activity. Report it immediately to credit grantors. The credit reporting companies can also place fraud alerts on your credit report, and "freeze" your credit.

6 Contact Law Enforcement - Give them as much documented evidence as possible, including a printed copy of the FTC Identity Theft Complaint (#3 in this brochure). Also give them an Identity Theft Incident Report (#2 in this brochure). Get a copy of your police report for your log. Keep the police report numbers handy, and give it to creditors who require verification of your case. Credit card companies and banks may require you to show the report to verify the crime.

7 Contact Your Local Postmaster – If you suspect an identity thief has filed a change of address with the post office or has used the mail to commit credit or bank fraud, contact your postmaster. Find out where the fraudulent credit cards were sent. Give the post office an address to which they can forward all mail in your name. You may need to talk to the mail carrier.

8 Contact the Social Security Administration – Contact the Social Security Administration to report fraudulent use of your social security number. As a last resort, you might want to change the number. The Social Security

Administration will only change it if you fit their fraud victim criteria. Also, order a copy of your Earnings and Benefits Statement and check it for accuracy.

9 Contact the Department of State's Passport Services Office – Even if you do not have a passport, you need to alert this agency in writing to be on the lookout for anyone ordering a new passport fraudulently.

10 Contact the Department of Motor Vehicles' Driver's License Fraud Unit – Inquire whether another license was issued in your name. Ask to put a fraud alert on your license. Go to your local Department of Revenue office to request a new driver's license number. Also, fill out the DOR complaint form to begin the fraud investigation process. Send supporting documents with the complaint form to the nearest DOR office.

11 Contact the Missouri Department of Revenue and/or the U.S. Internal Revenue Service – If someone steals your identity and uses it to file false tax returns in order to receive funds in your name, report this to the Missouri Department of Revenue (state taxes) or Internal Revenue Service (federal taxes). To report this in Missouri, fill out Form 5593 and email it to idtheft@dor.mo.gov or call 573-751-3505. To report an identity theft involving the filing of a fraudulent federal tax return contact the IRS Identity Protection Specialized Unit at 800-908-4490.

12 Contact your Health Insurance Company – Some identity thieves use personal information to obtain healthcare benefits in your name.