

HOW IS YOUR PERSONAL IDENTITY INFORMATION GAINED?

Thieves obtain personal information in a variety of ways. They may obtain it by abusing information granted to companies or institutions by customers for authorized purposes. They may obtain it by rummaging through the trash of citizens and businesses, or by stealing credit card application forms from mailboxes. With information now available through the Internet, your personal data is now easier to obtain than ever before.

Once thieves have obtained sufficient personal information about a victim, they can complete a scam in one of two ways. They make use of the victim's existing credit by charging items to their credit card, or withdrawing money from accounts via ATMs. They may also use the victim's credit rating and history to apply for new credit cards or establish new checking accounts. In an effort to remain undetected for as long as possible, the thief will have the new credit cards sent to an address different from the victim's. Victims are often unaware of the fact that they have been victimized until they receive past due collection notices from unknown creditors.

WHAT ARE THE PENALTIES?

In 2005, Missouri revised the felony penalties under the identity theft law based on the threshold of the monetary loss up to a Class "A" Felony for a loss of \$50,000 or above. In addition to jail sentence, the court may order restitution to the victim of the offense. Restitution may include payment for any expenses, including attorney's fees, incurred by the victim.

TIPS TO PROTECT YOUR IDENTITY FROM BEING STOLEN

Remember to protect your personal financial information! By using the tips provided in this brochure and common sense, you will make yourself a less likely target.

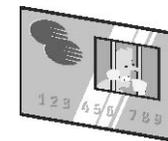
- Maintain a list of companies and institutions that you have provided personal information to for authorized purposes in order to allow for quick reference in case the information is compromised.
- Do not display your social security number on your personal checks. If your checks have your number printed on the face of the check, have them reprinted as soon as possible without the social security number.
- Do not use your social security number as your driver's license number. The State of Missouri gives you the option of replacing this number with an assigned number by the state.
- Shred or destroy any credit card application you receive in the mail, even if you just intend to throw it away.
- Review your bills carefully. Make sure the recorded activity on your account statements matches your purchases. If you notice any discrepancies, immediately notify the company and/or bank of the problem.
- Periodically obtain and review copies of your credit report to ensure the report is an accurate reflection of your credit history and credit usage.

IF YOU BELIEVE YOU ARE A VICTIM OF IDENTITY THEFT

Report the crime immediately to the police department for investigation. Provide them with as much documented evidence as possible. Immediately contact all your credit card issuers. Obtain replacement cards with new account numbers. Ask that old accounts be processed as "account closed at consumer's request."

Call the fraud units of the three credit reporting agencies and report the theft of your credit cards. Ask for the accounts to be flagged. Also, add this statement to your report: "My identification has been fraudulently used to apply for credit. Contact me at (your number here) to verify all applications."

File a complaint with the Federal Trade Commission (FTC) by calling 1-877-ID-THEFT or online at <http://www.consumer.gov/idtheft>. Contact the Missouri Attorney General Identity Theft Hotline at 1-800-3928222 for assistance resources.



Remember, there is no guarantee you will not become a victim of identity theft. However, with common sense and by following these tips, you can significantly reduce the likelihood that someone may steal your identification information.

IDENTITY THEFT PREVENTION AND PROTECTION

The University Police Department recognizes that much of today's society is based on the exchange of information. With specific information, a thief can access your credit, your bank accounts and even establish and use new accounts in your name, as if they were their own.

When a person steals information about you, whether the information is used or not, they have committed a crime. Identity theft is the act of "stealing" or using another person's personal and/or financial information, including your social security number, date of birth, bank account numbers, credit card account numbers, personal identification numbers (PIN) for automatic teller machines, etc.



EXTENT OF THE IDENTITY THEFT PROBLEM

According to federal statistics, over 2,000 cases of identity theft occur nationwide each week. Identity theft is one of the fastest growing crimes in America. Most identity theft cases involve credit card fraud. Data shows that these losses may amount to as much as \$2 billion a year. While the losses are incurred directly by the credit card companies, they are ultimately passed on to all consumers in the form of higher interest rates and fees.

Consumers may request credit reporting agencies cease selling their names to companies that send unsolicited credit card applications. This is known as "Opt Out." A list of the credit bureaus and information to contact them are listed below. The Federal Fair Credit Reporting Act requires each of the major national credit reporting agencies provide you with a free copy of your credit report at your request once a year. To order your report online, access website www.annualcreditreport.com or call 1-877-322-8228.

Equifax

Report Fraud: 1-800-525-6285

or write: P.O. Box 740250, Atlanta, GA 30374

To dispute information in a report:

Call number provided on your credit report

To "Opt Out" of pre-approved offers of credit:

Call 1-888-567-8688 or write: Equifax Options, P.O. Box 740123, Atlanta, GA 30374

Experian (formerly TRW)

Report Fraud: 1-888-397-3742

or write: P.O. Box 1017, Allen, TX 75013

To dispute information in a report:

Call number provided on your credit report

To "Opt Out" of pre-approved offers of credit:

Call 1-800-353-0809, or write: Experian, P.O. Box 919, Allen, TX 75013

Trans Union

Report Fraud: 1-800-680-7289

or write: P.O. Box 6790, Fullerton, CA 92634

To dispute information in a report:

Call number provided on your credit report

To "Opt Out" of pre-approved credit offers:

Call 1-800-680-7293 or write: Trans Union P.O. Box 97328, Jackson, MS 39238

PREVENTING IDENTITY THEFT



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