

SS SCS HB 1384 & HB 2157 -- IDENTITY PROTECTION

This bill specifies the procedures for a person to place a security freeze on his or her consumer report. A consumer reporting agency will remove or temporarily lift a freeze upon the consumer's request or if the consumer report was frozen due to a material misrepresentation of fact by the consumer. A consumer credit reporting agency must disclose in writing to the consumer a summary of his or her rights under Missouri law. Any person violating these requirements may be liable for any actual damages sustained by the consumer as a result of his or her negligence and the costs and attorney fees associated with any lawsuit.

Any person who has learned or reasonably suspects that he or she has been the victim of identity theft will be allowed to file and receive a copy of a police report with the local law enforcement agency with jurisdiction over his or her residence. If the jurisdiction for the investigation and prosecution of the crime lies elsewhere, the local law enforcement agency may refer the complaint to an enforcement agency in that jurisdiction.

The bill also specifies that any person who manufactures or possesses five or more fictitious or forged means of identification with the intent to distribute to others for the purpose of committing a crime will be guilty of a class C felony.