



Pulling The Plug On Identity Theft

A Publication Of The Missouri Public Service Commission

Identity theft occurs when someone uses, without your knowledge, your name and personal information such as Social Security, credit card and bank account numbers to commit fraud or theft.

Can my local utility require a picture ID, Social Security Card or other information to establish an account?

Yes. The companies have a right to know with whom they are doing business. In accordance with the Federal Trade Commission (FTC) Red Flag Rule, any company that collects multiple payments on accounts must have procedures in place to prevent identity theft from happening. By requesting your personal information, the company can uniquely identify you as its customer.

What can I do if I am being held responsible for a utility debt that is not mine?

- Contact the utility company to find out the amount of the debt, plus where and when the amount of the debt was incurred.
- Be prepared to provide additional information to the utility to support your position that you resided at another location during the time the disputed debt was incurred, such as:
 1. Signed and dated lease agreements and or utility bills showing you were at another location.
 2. Official documents such as bank records, payroll information, tax documents showing your accurate address.



What should you do if it appears you may have been a victim of identity theft?

- Contact your local law enforcement to file a police report for identity theft and provide a copy of that report to the utility.
- Complete an ID theft packet if required by the utility.

Helpful tips to prevent identity theft.

- Keep your personal information private. Do not share your private information with family or friends.
- Do not list your Social Security number or driver's license number on your personal checks.
- Shred your trash if it contains personal information or pre-approved credit offers.

ON THE WEB: www.consumer.ftc/topics/protecting-your-identity

BY PHONE: (877) 438-4338 or TTY: 1-866-653-4261

For more information

Created in 1913, the Missouri Public Service Commission (PSC) regulates investor-owned telecommunications, water and sewer, natural gas, electric and steam utilities. The PSC works to ensure that Missouri citizens receive safe, reliable and reasonably priced utility services. If you have an inquiry, billing question or service-related problem that your utility provider cannot answer, please call the PSC at **1-800-392-4211** or visit our website at www.psc.mo.gov