

HOW IDENTITY THEFT OCCURS

How identity thieves get your personal information:

They obtain personal and financial information you enter on the internet and post on social media.

They buy your personal information from “inside” sources. For example, an identity thief may obtain information about you that appears on an application for goods, services or credit from an employee.

They use skimmers to copy the credit card information you provide at restaurants, gas stations and ATMs.

They monitor unsecured wireless networks and public computers to gather your personal information.

They send spam emails purporting to be a bank or business requesting that you update your personal information on a false website.

They steal wallets and purses containing your identification, credit and bankcards.

They steal your mail, including pre-approved balance transfer checks, bank and credit card statements, pre-approved credit offers and tax information.

They complete a “change of address” form to divert your mail to another location.

They rummage through your trash, or the trash of businesses, for personal data, discarded checks and banking information.

They fraudulently obtain your credit report by posing as a landlord, employer or someone else who may have a legitimate right to the information.

How identity thieves use your personal information:

They call your credit card issuer and, pretending to be you, ask to change the mailing address on your credit card account. The imposter then runs up charges on your account. Because your bills are being sent to the new address, it may take some time before you realize there is a problem.

They open a new credit card account, using your name, date of birth and SSN. When they use the credit card and do not pay the bills, the delinquent account is reported on your credit report.

They establish phone or wireless service in your name.

They open a bank account in your name and write bad checks on that account.

They file for bankruptcy under your name to avoid paying debts they have incurred under your name, or to avoid eviction.

They create counterfeit checks or debit cards and spend down your bank account.

They buy cars by taking out auto loans in your name.

They create a brand new identity and live under your social security number by taking out loans, working and managing credit lines.

WHAT TO DO IF YOU ARE A VICTIM

First: Contact the fraud department of each of the three major credit bureaus. Request that a “fraud alert” be placed in your file, including a statement that creditors should get your permission before opening any new accounts in your name or changing any data in your existing accounts. At the same time, ask the credit bureaus for copies of your credit reports. Credit bureaus must give you a free copy of your report if it is inaccurate because of fraud. Review your reports carefully to make sure no additional fraudulent accounts have been opened in your name or unauthorized changes have been made to your existing accounts. In a few months, order new copies of your reports to verify your corrections and changes, and to make sure no new fraudulent activity has occurred.

Second: Contact the creditors for any accounts that have been tampered with or opened fraudulently. Ask to speak with someone in the security or fraud department, and follow up in writing. Following up with a letter is one of the procedures spelled out in the Fair Credit Billing Act for resolving errors on credit billing statements, including charges that you have not made.

Third: File a report with your local police or the police in the community where the identity theft took place. Keep a copy in case your creditors need proof of the crime.

OTHER TIPS:

- ♦ If you had checks stolen or bank accounts set up fraudulently, cancel your checking and savings accounts and obtain new account numbers, or change banks.
- ♦ Consider changing your driver's license number if someone is using yours as identification on bad checks. Contact the DMV to see if a license was issued in your name. Put a fraud alert on your license.
- ♦ Shred junk mail and personal documents before discarding or recycling. To remove your name from pre-screened credit card mailing lists, call 1-888-567-8688, or visit www.optoutprescreen.com.
- ♦ If your mailbox does not have a lock, consider having your mail sent to a secured post office box.
- ♦ Order a copy of your free annual credit report through the Annual Credit Report Request Service. Call: 1-877-322-8228, or visit www.annualcreditreport.com.

NATIONAL CONSUMER REPORTING AGENCIES:

Equifax - www.equifax.com

To report fraud, call 1-800-525-6285
TDD 1-800-255-0056:

Experian - www.experian.com

To report fraud, call 1-888-397-3742
TDD 1-800-972-0322

TransUnion - www.transunion.com

To report fraud, call 1-800-680-7289
TDD 1-877-553-7803

OTHER USEFUL CONTACTS:

Social Security Administration (SSA)

www.ssa.gov

To report fraud, call the **SSA Fraud Hotline** at 1-800-269-0271 / fax: 410-597-0118 / write: SSA Fraud Hotline, P.O. Box 17785, Baltimore, MD 21235 / website: <http://oig.ssa.gov>

Federal Trade Commission (FTC)

The Federal Trade Commission (FTC) is the nation's consumer protection agency. The FTC works to prevent fraudulent, deceptive and unfair business practices in the marketplace. To learn more visit www.ftc.gov/idtheft
www.identitytheft.com

National Fraud Information Center

Provides information and takes reports from consumers on telemarketing, mail and internet fraud.
website: <http://www.fraud.org>

Oregon Department of Justice

The Oregon Department of Justice is deeply committed to ensuring a safe and fair marketplace in Oregon. To learn more about what you can do to protect yourself from fraud and scams, visit: <http://www.doj.state.or.us/consumer/pages/index.aspx> or call Salem: 503-378-4320; Portland: 503-229-5576; or Toll-Free: 1-877-877-9392.

IDENTITY THEFT: INFORMATION FOR VICTIMS



Washington County District Attorney's Office Victim Assistance Program

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www.WashingtonCountyDA.org