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Traducción o interpretación
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Traducere sau Interpretare
—
Chuyển Ngữ hoặc Phiên Dịch
—
Письмовий або усний переклад
—
الترجمة التحريرية أو الشفهية
—
翻译或传译
—
翻訳または通訳
—
ການແປພາສາ ຫຼື ການອະທິບາຍ
—
Письменный или устный перевод
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Turjumida ama Fasiraadda



City of Portland

Identity Theft Prevention

Identity theft is when someone uses your personal information, such as your name, social security number, or personal financial information, to commit fraud or other crimes. It can be very difficult and time-consuming to regain your good name and credit rating after being the victim of identity theft. Minimizing your risk by taking proper precautions and steps can help should you fall victim. To see if you are being safe with your identity and information, take a look at the identity theft prevention checklist below:

- I shred all of my documents before putting them in the trash/recycling.
- I always guard my PIN when typing it in the ATM and grocery store.
- I do not give out my PIN to anyone.
- My passwords/PINs are written and stored in a safe and secure place.
- I have my personal checks delivered to my bank and/or secure PO box.
- I have a secured mailbox or PO box.
- I keep sensitive items like my social security cards and birth certificates in a safe and secure location.
- I do not give personal information over the phone unless I know who I am speaking to.
- I verify websites before using and/or providing my private information.
- I check my monthly bank account statements for any unusual activity and/or unauthorized changes.
- I review my credit report at least every 6-9 months checking for any discrepancies and/or identity theft.
- I change and update my online passwords on a regular basis.
- I do not give away any of my information to promoters and sales people without verifying their company first.
- I keep my trash cans (which could contain personal information) secured and away from public access.
- I have protection on my computers and devices to help identify and block phishing scams online and in my emails.
- I never leave my wallet, cards and/or personal identification unattended.
- I have safety locks or passwords on all my technologies and devices that could contain personal information.

Identifying identity theft

Knowing what you are looking for when identifying identity theft and fraud can be difficult. Some thieves will only make small purchases and changes over extended periods of time; this will not set off any immediate red flags and can go undetected. Reviewing your statements, keeping proper track of funds and checking your credit score/history are the main steps in identifying theft and fraud. If you are unsure of anything on your accounts it is always best to call and verify with your bank or financial institution. (See an example of a bank statement with fraudulent charges below.)



December 2020 statement

00000037168 DRE 952 524 124685 NNNNNNNN 1 0000000 08 0000

Pammela Sampler
123 Sample Drive
Apartment 123
Salem OR, 97314

Customer Service Information

Website: SampleBank@samplebank.com
Service Center: 1.800.235.1111
Deaf and Hard Hearing: 1.800.235.2222
Para Espanol: 1.800.235.5555

Checking Summary - Account # 0002613971

	Amounts
Beginning Balance	\$601.19
Deposits and Additions	\$1,681.57
ATM and Debit Card Withdrawals	-\$65.00
Electronic Withdrawals	-\$543.66
Fees and other Withdrawals	-\$15.00
Ending Balance	\$1,659.10

All Summary Balances shown are as of December 31, 2020 unless otherwise stated. For details of your credit accounts or security accounts, you will receive separate statements. Balance summaries are for information purposes only for issuing insurance companies and are believed to be reliable without guarantee of the completeness or accuracy.

Transaction Details

Date	Description	Amount	Balance
12/01/2020	Paypal deposit PPD ID Paypal	1,682.57	2,282.76
12/03/2020	Card Purchase Winco Foods card purchase with pin card 2937	-124.76	2,158.00
12/03/2020	Card purchase Panera Bread #2161 Vancouver WA card 2937	-13.71	2,144.28
12/06/2020	Card Purchase Jamba Juice Lloyd Cen Portland OR card 2937	-4.23	2,140.05
12/07/2020	Non-Chase ATM Withdrawl Triangle Cntr Vanc WA card 2937	-20.00	2,120.05
12/07/2020	Non-Chase ATM Withdrawl Triangle Cntr Vanc WA card 2937	-20.00	2,100.05
12/07/2020	Non-Chase ATM Withdrawl Triangle Cntr Vanc WA card 2937	-20.00	2,080.05
12/07/2020	Chase ATM Withdrawl Portland OR Chase card 2937	-5.00	2,075.05
12/12/2020	Card purchase Apl* Itunes.com/Bill 866.712.7753	16.24	2,063.81

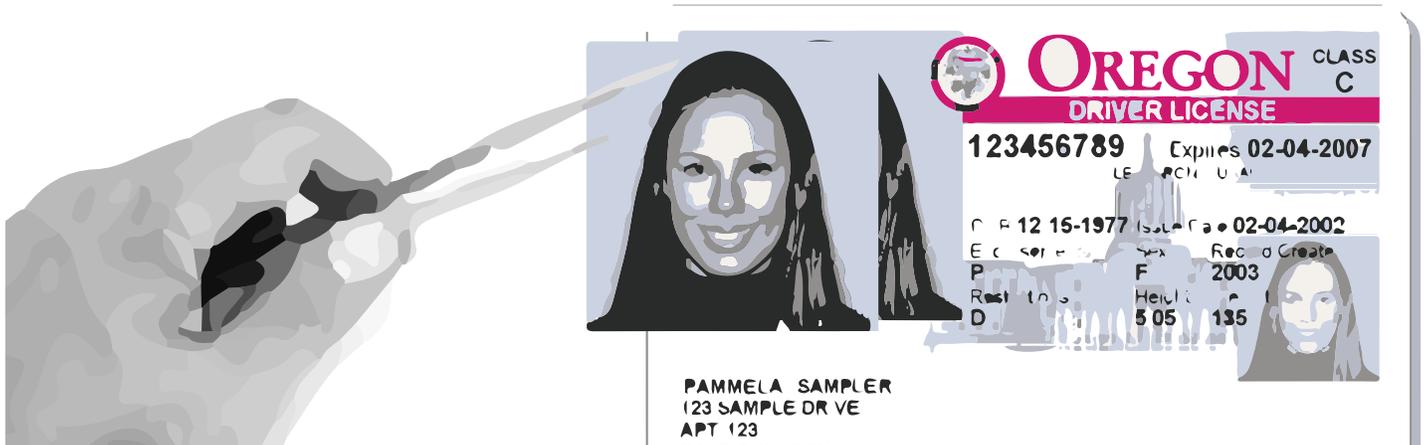
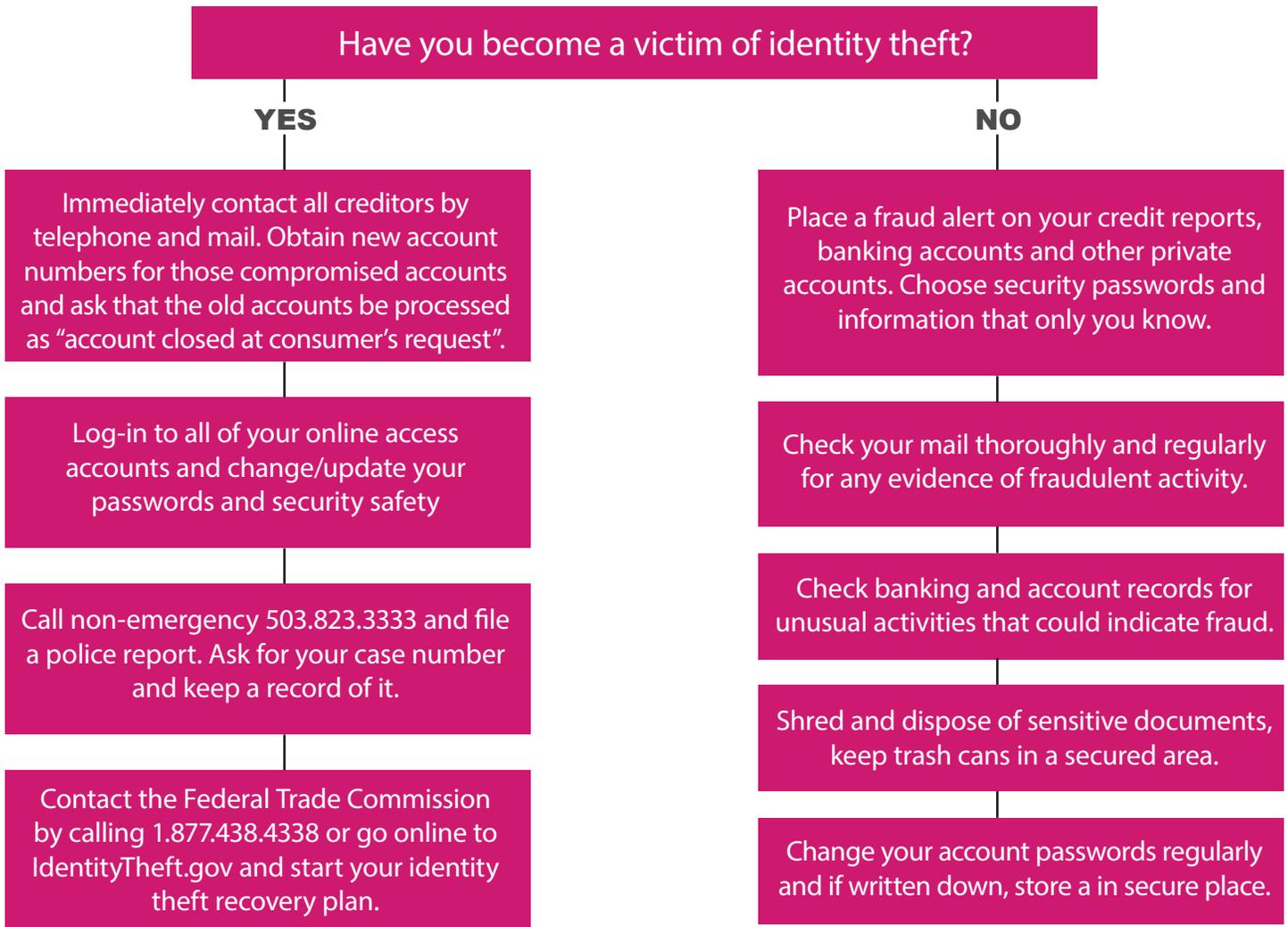
Check your statement summaries for any large numbers or anything that might indicate money is being taken or moved without your knowledge.

Check your statement for consecutive small purchases or withdrawals from a bank or ATM that is not your own. This is just one indicator of identity theft or fraud.

Placing fraud alerts on your banking and personal accounts, as well as on your credit report, can be a key factor in catching identity theft and fraudulent activity before it does any serious damages or loss.

What should you do if you fall victim to identity theft?

If you are the victim of fraud, there are things you can do to minimize the damage now and perhaps, prevent a recurrence later. The provided chart below includes several suggestions regarding whom to contact so you can act quickly and assertively to minimize any damages. As you have contact with various agencies and institutions, remember to keep a log of all conversations, including dates, names, and telephone numbers. Try to confirm all conversations in writing, keep copies of all letters and documents, and be aware of (and make notations of) time and money spent in resolving related problems. A judgment or conviction may allow you to request restitution. Prevention is often easier than recovery, however, if it is too late for prevention there are immediate actions you should take when your identity is stolen (see the chart below).



Reporting Toolkit

Is it an immediate or life-threatening emergency?

YES

Dial 911 - Be prepared to provide information (i.e. location, suspect details, involved persons). Do not hang up until instructed to do so.

NO

Are you calling to report a crime or suspicious activity?

YES

Does the incident involve any of the following:

- Known suspect(s)
- Stolen vehicles
- Domestic violence
- Vehicular accidents
- Firearms
- Hit and runs
- RX Medication
- Require police presence

NO

NO

YES

Report online:
portlandoregon.gov/police/cor/

Call Portland Non-Emergency
at (503) 823-3333.

Are you reporting livability issues and violations (e.g. campsites, potholes, illegal/abandoned vehicles)?

YES

NO

Go to pdxreporter.org and file a report (you will need a portlandoregon.gov account to login).

Do you need help and/or training for your business, neighborhood or residence, but don't know where to start?

YES

To get more training and connect with your Crime Prevention Team go online to:
portlandoregon.gov/civic/cp

Your Crime Prevention Team's mission is to organize and support community partnerships to prevent crime and the fear of crime. You can also find online resources and training tools on the Office of Community & Civic Life, Crime Prevention Program website portlandoregon.gov/civic/cpadvice.



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Turjumida ama Fasiraadda	الترجمة التحريرية أو الشفهية	ການແປພາສາ ຫຼື ການອະທິບາຍ	☎ 503-823-4000