

Identity Theft:

It can happen to you.



**Portland Police Bureau
Detective Division
Fraud Detail**

1111 SW 2nd Avenue
Portland, OR 97204
503-823-0456

www.portlandpolicebureau.com

What is Identity Theft?

Identity theft is when someone acquires key pieces of someone else's identity with the intent to commit fraud.

Information such as name, date of birth, social security number, mother's maiden name, etc., can help a criminal

impersonate someone. Once criminals have access to this information, they can commit many different kinds of fraud, from purchases to renting apartments, etc.



Once your identity is compromised, it may take years to straighten out all your personal records. The Portland Police Bureau's Fraud Detail investigates identity theft, which is a felony crime. You may contact the Portland Police Bureau Fraud Detail at: 503-823-0456.

Police cannot help with your credit record or undo the damage that has been done. This brochure is designed to help you take steps to avoid being victimized. If you already have become a victim, this brochure will outline the necessary steps you must take to clean up your record.

Who does it affect?

Identity theft can happen to anyone in hundreds of different ways. The availability of high-tech tools, such as color printers and scanners, has greatly affected this crime. Today it is the fastest growing crime facing every citizen.

Delayed discovery of identity theft and the various ways criminals can now gain access to your personal information can complicate a criminal investigation. It is possible you may never find out how your personal information was compromised.

Avoid Being Victimized

You cannot shield yourself completely from being victimized, but you can minimize your risk by completing the following steps:

- **Shred all personal documents** Personal shredders have become very inexpensive and are well worth the cost. Criminals often work in groups going through garbage. Ask your financial institution and other places of business if they also shred their paperwork. Dumpster diving is a popular form of obtaining personal information.
- **Guard your PIN at ATMs** Never write the number down anywhere in your purse or wallet.

Passwords

If you use an online banking program or other services, change your password regularly. Use passwords that are a mix of numbers and letters, with a minimum of five characters, if possible. Do not use words that can be found in the dictionary – there are computer programs that search for words to crack passwords. Memorize your password and write it down only in a secure place.

- **Have your checks delivered to your bank or post office box** Not to your home address.
- **Do not put outgoing mail in your home mailbox** Take it to a postal box.
- **Get a locked mailbox or post office box** But be aware that thieves are known to have used locksmith tools to break into these boxes.
- **Leave unused cards at home** Especially your social security card or extra credit cards.

- **Never give your personal information over the phone** Unless you know who you are speaking to.
- **Do not use your credit card number on the Internet** Unless the site's secured and encrypted.
- **Make a list of your credit card and bank account numbers** With customer service numbers, and keep it in a safe place.
- **Monitor your bank and credit card statements every month** Be aware of billing cycles – if you miss receiving a bill it can be an indication that your credit card company has received a change of address from someone other than you.
- **Take your name off promotional lists** You can opt out of pre-approved offers for credit cards (see back panel of this brochure).
- **Remain wary of submitting personal information over the Internet** Many online fraud crimes start by contacting you and asking to confirm specific account information and your social security number. Often websites look credible. As a practice, never reply to messages requesting information. Most organizations will not contact you in this manner. If you are unsure of any requests for information, contact the organization directly.

Review Your Credit

Order your credit report twice a year and review it carefully. If you have any discrepancies, write each credit agency separately and explain the situation.

Refer to the 'Cleaning Up Your Credit' portion of this brochure for a list of the three main credit agencies.



Clean Up Your Credit

If you have been victimized, it is imperative that you do the following:



Report the fraud

Immediately report identity theft to your local police department and the Federal Trade Commission (FTC), www.ftc.gov.

Credit

Contact all creditors by phone and in writing and inform them of the problem.

Credit reporting agencies

Contact each credit reporting agency to inform them of the fraud. You are entitled to a free credit report if you are the victim of identity theft or have been denied credit. Everyone may receive a free annual credit report.

- **Equifax: www.equifax.com**
To order a report, call: 800-685-1111
or write: P.O. Box 740241
Atlanta, GA 30374-0421
To report fraud, call: 800-525-6285
or write: P.O. Box 740250
Atlanta, GA 30374
- **Experian: www.experian.com**
To order a report or to report fraud, call:
888-EXPERIAN (397-3742)
or write: P.O. Box 2002
Allen, TX 75013-0949
- **Trans Union: www.tuc.com**
To order your report, call: 800-680-7289
or write: P.O. Box 1000
Chester PA 19022
To report fraud, call: 800-888-4213
or write: Fraud Victim Assistance
P.O. Box 6790
Fullerton, CA 92384

Clean Up Your Record

Bank Contact your financial institution and ask them to flag your accounts and contact you if there is any unusual activity. Request a change of your PIN and a new password. Any compromised accounts should be closed immediately.

Checks It is imperative that you inform check security companies about the fraud affecting your account.



Contact them directly at:

- National Check Fraud Service:
843-571-2143
- SCAN: 800-262-7771
- TeleCheck: 800-710-9898 or 927-0188
- CrossCheck: 707-586-0551
- Equifax Check Systems: 800-437-5120
- International Check Services:
800-526-5380
- Chexsystems: 800-328-5121
- CheckRite: 800-638-4600

Mail Stolen mail is reported to the local postal inspector: 503-279-2078, or check their website at: www.usps.com/postal/inspectors.

You may also temporarily stop receiving mail while on vacation. Contact your post office or call the vacation mail stop at: 800-275-8777.

Phone Contact your phone company. If you have difficulty removing fraudulent charges from your account, you may report long distance complaints at:

www.fcc.gov/ccb/enforce/complaints.html, or call: 888-CALL-FCC (225-5322). For local complaints, contact the Oregon Attorney General's Office:
503-229-5576 (toll free from Portland).

Employment

If someone is using your social security number to apply for work, call the Social Security Administration Fraud Hotline: 800-269-0271. To verify earnings on your social security account, and to request a statement, call: 800-772-1213.

Department of Motor Vehicles (DMV)

If you have reason to believe that someone is using your license fraudulently, contact the Driver Issuance Unit. They can help you determine if a license has been issued in your name to a fraudulent applicant. Contact the DMV at: 503-945-5114, or www.oregondmv.com.

Bankruptcy

If there is a filing in your name, write to the U.S. Trustee in your region where the bankruptcy was filed. A listing of regions can be found at: www.usdoj.gov.

Criminal Records

If someone has created a criminal record in your name, call your local law enforcement jurisdiction. In Portland, call Portland Police Records Division at: 503-823-0043.

Investments

If compromised, call your broker manager, and the Securities and Commission: www.sec.gov.

Passport

If stolen or compromised: <http://travel.state.gov>.



Resources

Credit Card

Opt out of pre-screened offers for five years, call:
888-OPTOUT (567-8688)

Mail and Telephone Solicitation

Opt out of mail/phone offers:
DMA Mail Preference Service
P.O. Box 643
Carmel, NY 10512

Email Lists

Opt out of many national e-mail lists:
www.e-mps.org

Marketing Lists

Removal from most marketing lists,
Experian Marketing Lists:
800-407-1088

U.S. Federal Trade Commission (FTC)

The FTC oversees the operation of credit bureaus and provides assistance to identity theft victims. A booklet on identity theft can be obtained by calling: 877-438-4338, or on the Internet at: www.ftc.gov, or www.consumer.gov/idtheft/

Consumer Organizations

Privacy Rights Clearinghouse:
619-298-3396
www.privacyrights.org

Internet Crime Complaint Center

For information, resources and to file a complaint online: www.ic3.gov.



Tom Potter, Mayor
Rosanne M. Sizer, Chief of Police