



City of Eugene ❖ Eugene Police Department

300 Country Club Road, Eugene, Or. 97401



Preventing Identity Theft

I.D. theft occurs many times every day in Eugene. In many cases this leads to fraudulent use of a credit card or forged checks, in which case the bank or credit card company may cover the losses, but that isn't always the case. In more complicated cases, thieves sell your identity to others. You may not feel the repercussions for many months, only to discover that your credit is suddenly bad, or that you're wanted for a crime you didn't commit halfway across the country.

What is Identity Theft?

Identity theft is when someone poses as you to steal either from you or from others. Using your personal information, criminals may be able to empty your bank or credit accounts, fraudulently obtain new credit cards, cell-phone service, or loans, and evade law enforcement, among other things.

ID Theft Prevention Tips

- Guard personal information. Anytime you're asked for information, whether in person, on paper, over the phone or via the internet, be very sure of who's asking for it and why.
- Use all available security measures for electronic devices (i.e. laptops, smart phones, and everything in between) ranging from passwords to biometric features. Add apps to locate, lock and erase electronic devices. Back up critical data, in case your device is lost, stolen or broken. (For more tips, visit www.beforeyouloseit.org or see our tip sheet on laptop theft)
- Guard your trash. Shredders are cheap and effective. Use them to destroy any un-needed receipts, mail or papers that have identifying information.
- Guard your mail. Only put outgoing mail in a secure mailbox or drop it at the post office.
- Guard your wallet or purse, including at work or at the gym. We OFTEN get reports of ID theft occurring when individuals leave purses at tables in restaurants or bars while they are dancing or using the restroom.
- Don't carry social security, personal identity numbers (PINs) or passwords on you. Never write PINS or passwords on the related devices. NEVER carry your PINS or passwords in your wallet or purse.

- Review your credit card statements each month. Look for unexplained charges, missing statements, or bills from cards you didn't open.
- Check your credit history annually with all three credit reporting bureaus.
- Close any accounts that have been tampered with or opened fraudulently;
- Report it to your local police;
- Report it to the FTC.

If you believe you are the victim of identity theft:

Inform all three credit reporting bureaus, both by phone and certified mail
Equifax: 1-800-525-6285; www.equifax.com; P.O. Box 740241, Atlanta, GA 30374-0241

Experian: 1-888-EXPERIAN (397-3742); www.experian.com; P.O. Box 2002, Allen, TX 75013

TransUnion: 1-800-680-7289; www.transunion.com; Fraud Victim Assistance Division, P.O. Box 6790, Fullerton, CA 92834-6790

For more extensive help, information, tips, the ID Theft Affidavit, credit bureau info, and much more, see the Federal Trade Commission's comprehensive ID Theft Clearinghouse web site. <http://www.ftc.gov/bcp/edu/microsites/idtheft/>

To report a crime, call Eugene Police at 541-682-5111.

For crime prevention information, call Eugene Police Crime Prevention, 541-682-5137 or visit our website: www.eugenepolice.com

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