DETERRING FRAUD AND IDENTITY THEFT

During the holiday season people use their credit/debit cards more frequently so we would like to help prevent people from becoming victims of identity theft.

Keep sensitive documents in a safe place.
Do not carry social security cards, birth certificates, passports, or extra credit cards in your purse or wallet unless absolutely necessary.

Watch over your personal items.
Never leave your purse or wallet unattended for even a moment. Remove valuables from you vehicles (laptops, purses, cell phones, etc.).

Secure personal mail.
Deposit outgoing mail at the post office instead of an unsecure mailbox.

When in doubt, shred it.
Use a shredder to destroy unused documents which contain any of your personal information (bank statements, credit card bills, old insurance forms, etc.).

Guard your social security number and personal information.
Your social security number is the primary target for identity thieves. Do not write your social security number on your checks. Be skeptical of solicitations that ask for your personal information.

Limit the number of credit cards you have and monitor your financial statements.
Cancel any inactive accounts. Even if you don’t use them, these accounts appear on your credit report, which can be used by thieves.

Order a copy of your credit report at least once a year.
A free annual copy of your credit report can be ordered by telephone (877) 322-8228 or at www.annualcreditreport.com.

What if you suspect somebody has stolen your identity?
Contact the non-emergency police phone number, (503) 629-0111 as quickly as possible. Place a fraud alert on your credit reports.

Equifax: (888) 766-0008 www.equifax.com
Experian: (888) 397-3742 www.experian.com
TransUnion: (800) 680-7289 www.transunion.com
Close accounts that have been tampered with, including banking and credit cards.