



**Lincoln County
Sheriff's Office**
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TIP OF THE WEEK

FOR IMMEDIATE RELEASE

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IDENTITY THEFT

Identity theft continues to be a growing problem costing billions of dollars every year in personal losses, investigations, and increased financial institution fees.

Criminals can obtain personal information from doctors, lawyers, schools, health insurance carriers, the Post Office, and even your home. "Dumpster divers" pick up information that has been thrown away, such as utility bills, magazines, credit card bills or solicitations, and other documents. Thieves will even take mail out of your mailbox before you have a chance to pick it up. It could take years to recover from just one incident of identity theft. Below are some tips to help keep you and your identity safer.

- **Remember to Shred**
Do not throw anything away that contains your name and address. Shred all documents, including pre-approved credit applications received in your name, insurance forms, bank checks and statements, and other financial or personal information. Magazine and newspaper labels with your name and address should be shredded as well. A micro-cut shredder is best, but for those with strip shredders, adding water to the strips of paper in a plastic bag and mixing it up will damage the paper and prevent anyone from taping the strips together.
- **Secure Mail and Deliveries**
Pick up your mail as soon as possible from your mailbox. If you are going to be out of town, have the post office hold your mail until you return. Consider getting a locking mailbox to prevent others from accessing your mail.
- **Protect Your SSN**
Do not put your social security number (SSN) on checks or credit receipts. If a business requests your social security number, give them an alternate number

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and explain why. If a government agency requests your social security number, there should be a privacy notice accompanying the request.

- **Know Who to Contact**

Make a list of your credit card and bank account numbers with customer service phone numbers and keep it in a secure place. This way, if there is suspicious activity on any of your accounts you can quickly contact customer service. If your bank or financial institution contact you, remember to verify it is really them and not a scammer. Gather their information and reason for calling, then hang up and call the official agency number to confirm the call is valid.

- **Keep Track of Replacement Cards**

When you order new credit cards in the mail or previous ones have expired, watch the calendar to make sure you get the card within the appropriate time. If you have not received the card within that time, call the credit card grantor immediately to find out if the card has been sent. If you do not receive the card, check to make sure a change of address was not filed.

- **Keep an Eye on the Bill**

Pay attention to your billing cycles. Follow up with creditors if bills do not arrive on time or if there are strange charges. A missing credit card bill could mean an identity thief has taken over your account and changed the billing address.

- **Watch your Accounts and Credit Score**

Reconcile all of your bank accounts and regularly check your accounts online to confirm account activity. You are able to obtain a free credit check from each of the three credit bureau service each year: Equifax, TransUnion, and Experian. An easy way to accomplish this is to go online to www.annualcreditreport.com.

For more information and tips visit our website at www.lincolncountysheriff.net and like us on Facebook at Lincoln County Sheriff's Office – Oregon.

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