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Identity Theft

SCAM ALERT: [Oregon DOJ Consumer Protection Office Urges Oregonians To Be Proactive In Wake Of DMV Data Breach \(https://www.doj.state.or.us/media-home/news-media-releases/oregon-doj-consumer-protection-office-urges-oregonians-to-be-proactive-in-wake-of-dmv-data-breach/\)](https://www.doj.state.or.us/media-home/news-media-releases/oregon-doj-consumer-protection-office-urges-oregonians-to-be-proactive-in-wake-of-dmv-data-breach/).

Identity theft typically occurs when a victim's social security number or other personal information is stolen and used to obtain credit cards, loans or commit another form of fraud in the victim's name. Identity theft is one of the fastest growing crimes in the country.

Take Preventative Measures

Identity thieves typically obtain personal information by stealing it online or from mailboxes and trash cans. Be careful with your personal information.

Ways to reduce the risk of ID theft:

- Get smart about internet safety and [protecting sensitive information online](https://www.consumer.ftc.gov/articles/0272-how-keep-your-personal-information-secure) » (<https://www.consumer.ftc.gov/articles/0272-how-keep-your-personal-information-secure>).
- Opt out of pre-screened offers for credit cards and insurance. Reduce [junk mail and spam](https://www.consumer.ftc.gov/articles/0038-spam) » (<https://www.consumer.ftc.gov/articles/0038-spam>) or call **1-888-5-OPTOUT** to greatly reduce the amount of mail you receive.
- Keep documents with sensitive information in a safe place. Never leave items like your social security or Medicare card in places that are vulnerable to theft such as your wallet or car.
- Shred any documents that contain sensitive information before disposing of them.

Check Your Credit Report

Many ID theft victims are unaware their identity has been stolen. Check your credit report frequently and look for inaccuracies. You can request your credit report for free from each of three reporting bureaus every week by visiting [annualcreditreport.com](http://www.annualcreditreport.com) » (<http://www.annualcreditreport.com>), or by calling 1-877-322-8228. Learn more about [credit scores and reports](https://www.consumer.ftc.gov/articles/0152-credit-scores) » (<https://www.consumer.ftc.gov/articles/0152-credit-scores>).

Alert Authorities

Report ID theft to local law enforcement and the Federal Trade Commission (FTC). The FTC tracks incidents in a central database to help law enforcement investigate and prosecute these crimes. You can file a complaint through the [FTC's online complaint assistant](https://www.identitytheft.gov/Assistant) » (<https://www.identitytheft.gov/Assistant>), or by calling the ID theft hotline toll-free at 1-877-ID-THEFT (438-4338).

In addition you may wish to complete an [Identity Theft Affidavit](https://www.irs.gov/pub/irs-pdf/f14039.pdf) » (<https://www.irs.gov/pub/irs-pdf/f14039.pdf>) – a document you may need in order to take further action to restore your credit history.

Freeze Your Credit

If you suspect that you are a victim of ID theft, you may prevent credit reporting agencies from sharing your credit history with new creditors by placing a security freeze on your credit or credit report. A security freeze will halt any application for a new line of credit and remain in effect until you request that it be lifted.

Things to know about a security freeze:

- If you are a victim of ID theft, or report the theft of personal information to law enforcement, you will not be charged for a security freeze. Otherwise it may cost up to \$10 to place and/or remove each freeze.
- You must contact each credit reporting agency separately to place a security freeze.
- The credit reporting agency has up to five business days to place the freeze.
- You will receive written confirmation within ten business days after the freeze is in place. You will also get instructions to "thaw" the freeze for a period of time or remove it all together.
- It can take up to three business days to remove a security freeze. Remember to plan ahead if you are going to apply for new credit.

- There are certain people who can still access your report while it is frozen, such as your current credit card company, someone collecting a judgment against you, a government agency, insurance companies for underwriting purposes or a future landlord.

Place a Fraud Alert

A fraud alert is a statement in your credit file that notifies anyone requesting a copy of your credit report that you may be a victim of ID theft. There are three different types of fraud alerts: an initial alert, an extended alert and an active duty alert. You must provide proof of your identity to place a fraud alert.

- **Initial alert.**
 - If you think that you are – or are about to become – an ID theft victim, contact each credit reporting agency and request an initial fraud alert. A fraud alert will be placed in your file for 90 days (or fewer if you request a shorter period). You are also entitled to a free copy of your file.
- **Extended alert.**
 - If you submit an identity theft report (such as an [Identity Theft Affidavit » \(https://www.irs.gov/pub/irs-pdf/f14039.pdf\)](https://www.irs.gov/pub/irs-pdf/f14039.pdf)) to a credit reporting agency you can get a seven-year fraud alert placed on your file. As part of the extended fraud alert, potential creditors must call to verify you requested an extension of credit before granting it. The reporting agency may not provide your name to any third parties offering credit or insurance, unless you initiated contact with them, for five years after the alert was placed, and must instruct the other two credit reporting agencies to also add fraud alerts to your files.
- **An active duty alert.**
 - If you are on active military duty (or are a reservist on active duty), you may place an active duty alert on your credit report to help minimize the risk of ID theft while you are deployed. An active duty alert will remain in your file for up to one year. The credit reporting agency may not provide your name to any third parties that offer credit or insurance, unless you initiated contact with them, for two years, and must instruct the other two credit reporting agencies to also add fraud alerts to your files. Learn more about [consumer protections for service members » \(https://www.ftc.gov/news-events/media-resources/military-consumer-protection\)](https://www.ftc.gov/news-events/media-resources/military-consumer-protection).

Credit Reporting Agency Contact Info

- [TransUnion » \(http://www.transunion.com/\)](http://www.transunion.com/) / 1-800-680-7289
- [Equifax » \(http://www.equifax.com/\)](http://www.equifax.com/) / 1-800-525-6285
- [Experian » \(http://www.experian.com/\)](http://www.experian.com/) / 1-888-EXPERIAN (397-3742)

Other Resources

- [Federal Trade Commission – Identity Theft » \(https://www.consumer.ftc.gov/features/feature-0014-identity-theft\)](https://www.consumer.ftc.gov/features/feature-0014-identity-theft)
- [State of Oregon – Protect your identity » \(http://dfr.oregon.gov/gethelp/protect-finances/identity/Pages/index.aspx\)](http://dfr.oregon.gov/gethelp/protect-finances/identity/Pages/index.aspx)
- [Identity Theft and Your Social Security Number \(PDF\) » \(https://www.ssa.gov/pubs/EN-05-10064.pdf\)](https://www.ssa.gov/pubs/EN-05-10064.pdf)
- [Privacy Rights Clearinghouse » \(http://www.privacyrights.org/\)](http://www.privacyrights.org/)