



Protect **Your** Identity.
Protect **Your** Self.

Nearly 10 million
Americans are
victims of identity
theft annually.

- Federal Trade Commission, 2004

It's your identity. Keep it to yourself

Identity theft is a serious crime. A person who steals your personal information can inflict a lot of damage in a hurry — and do it all in your name. Unfortunately, identity theft is also growing at an incredibly fast rate, and criminal operations are becoming more sophisticated every day.

Most people are careful about protecting their wallets or purses, cars, and other valuable possessions. Yet when it comes to personal information, such as bank statements, social security numbers, and credit card receipts, many people don't realize the potential for having their identity stolen.

The good news is that protecting yourself from identity theft is relatively easy. The key to minimizing the threat is simply being aware of the problem — and practicing some common sense ways of keeping your personal information safe.

WHAT IS IDENTITY THEFT?

Identity theft occurs when a criminal steals key pieces of personal identifying information and uses it to defraud, obtain, possess, transfer, create, or convert the personal information from the victim to the criminal's own use.

Some of the most common forms of identity theft crimes include: forging checks, submitting false applications for loans and credit cards, and using fraudulent information to open cell phone accounts.

WHY IS IT INCREASING SO RAPIDLY?

For the criminals, identity theft is a relatively low-risk crime with the potential for a high payoff. It is easy to get access to someone else's critical personal information. And it is a difficult and tedious task for authorities to catch and prosecute identity theft criminals.

One of the factors contributing to the rapid increase in identity theft is the rampant abuse of illegal drugs — particularly methamphetamine. An alarming percentage of those individuals convicted of identity theft began stealing to fund their dangerous addictions to illegal drugs.

The Internet has also become an appealing place for criminals to obtain vital identification data, such as passwords or even banking information. Fraudulent email “spam” and Web sites are used to capture personal data from unprepared and unaware victims.

**Identity theft
is the fastest
growing crime
in America.**

- Federal Trade Commission, 2004

The average identity theft victim loses about \$1,000 and takes 175 hours to clear his or her name.

The City of Beaverton experienced a 42% increase in reported identity theft crimes in the first quarter of 2004 compared to 2003.

WHO ARE THE VICTIMS?

The effects of identity theft can be traumatic for victims and their families. The economic impact from bad checks, unauthorized credit card purchases, bills from fraudulent accounts, and a severely damaged credit rating can be overwhelming. But the time, inconvenience, and emotional difficulty of trying to recover your good name and reputation can be even more taxing.

There's an even bigger cost to society as a whole. Identity theft contributes to increased prices in goods and services. Increased insurance premiums. And a substantial increase in costs to investigate and prosecute criminals. In short, it impacts everyone. And it's also each individual's responsibility to protect his or her own identity.

HOW DO THEY GET YOUR INFORMATION?

Most people don't realize how easy it is for someone to steal their identity. Although it's occasionally the result of breaking into homes or cars, most often identity theft takes place in less conspicuous ways. For example, someone

could steal your mail containing checks, bank statements, or even pre-approved credit card applications. Then they're off to the races.

You can "opt out" of all pre-approved credit card offers with a single call 1-888-5-OPTOUT (888-567-8688).

Some criminals engage in "dumpster diving" — going through your garbage cans or recycling bins to obtain personal information. Even such basic information as your name, address and telephone number can be used to begin assuming your identity.

Others might come right out and ask for your personal information with bogus telephone or Internet solicitations.

WHAT CAN YOU DO TO PROTECT YOURSELF?

The best way to keep your personal information safe is to use it with caution. By practicing the following common sense guidelines and sharing them with friends, family and co-workers you can go a long way toward preventing the devastating impact of identity theft.

Last year alone, identity theft totaled \$47.6 billion nationally.

- Federal Trade Commission, 2004

New Balance
\$12,869.99

Amount Enclosed

Tips for preventing identity theft:

- **Keep sensitive documents in a safe place.** Do not carry your social security card, birth certificate, passport, or extra credit cards in your purse or wallet unless absolutely necessary. Store them in a secure place. Protect IRS tax information.
- **Watch over your personal items.** Never leave your purse or wallet unattended for even a moment. Remove valuables from your car (laptops, purses, cell phones, etc.).
- **Secure personal mail.** Deposit outgoing mail at the post office instead of an unsecured mailbox. Remove incoming mail from your mailbox promptly.
- **When in doubt, shred it.** Thieves can obtain valuable personal information from documents you've thrown away or recycled. To protect yourself, use a shredder (preferably cross-cut) and destroy credit card statements, pre-approved credit card offers, bank statements, old insurance forms, old IRS tax forms, bank checks, expired credit cards, and household bills.
- **Guard your social security number and personal information.** Your social security number (SSN) is the key to your identity and a primary target of identity thieves. Ask to use other types of identifiers. Do not print your SSN on your checks. And never divulge any personal information over the telephone or on a Web site unless you've made the contact yourself and are positive the business is legitimate. Be skeptical of solicitations that ask for personal information — including credit card numbers, account details, your SSN, or your mother's maiden name.
- **Limit the number of credit cards you have.** Cancel any inactive accounts. Even if you don't use them, these accounts appear on your credit report, which can be used by thieves.
- **Monitor financial statements and checks.** Reviewing monthly bank and credit card statements helps ensure accuracy and identify unauthorized activity. If you don't get a statement when expected, contact the sender immediately. Don't have checks sent directly to your home – pick them up instead. If checks are stolen, contact your bank immediately.

“My credit cards were stolen from my wallet in my locked truck. Within two hours I noticed they were gone, giving the thieves enough time to charge \$5,500.”

Spencer Kinman
Beaverton area theft victim

- **Know the contents of your wallet.** Photocopy everything in your wallet — including your license, credit cards and insurance card — and keep it in one secure place. If your wallet or purse is stolen, report missing cards immediately. Sign all new credit cards right away.
- **Order a copy of your credit report at least once a year.** Examine reports from all three major credit bureaus to ensure that no one else is using your identity to open new accounts or to use your existing accounts.

Equifax	Experian	Trans Union
Credit Report Requests: 800-685-1111	Credit Report Requests and Fraud Assistance: 888-397-3742	Credit Report Requests: 800-888-4213
Fraud Assistance: 800-525-6285	www.experian.com	Fraud Assistance: 800-680-7289
www.equifax.com		www.tuc.com

WHAT IF YOU SUSPECT SOMEBODY HAS STOLEN YOUR IDENTITY?

If you think you may be a victim of identity theft, contact the non-emergency police telephone number, (503) 629-0111 as quickly as possible.

For additional victim assistance to help restore and recover your identity, contact the Beaverton Police Department at (503) 526-2264.

Another valuable resource:
Federal Trade Commission
1-877-438-4338 (toll-free)
www.ftc.gov



"The Beaverton Police Department is joined by the Mayor and City Council in our hope that this information will help you avoid becoming an identity theft victim.

It is our sincere belief that partnering with our community and business leaders will substantially reduce the risk to all."

-- David G. Bishop, Chief of Police



FOR MORE INFORMATION, PLEASE CALL THE
BEAVERTON POLICE DEPARTMENT
AT (503) 526-2264
OR VISIT THEIR WEB SITE AT:
WWW.BEAVERTONPOLICE.ORG

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