



OFFICE OF THE SHERIFF

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TIP OF THE WEEK

Date: August 4, 2022

FOR IMMEDIATE RELEASE

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IDENTITY THEFT

Identity theft continues to be a growing problem costing us 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 own home. "Dumpster divers" pick up information you may have thrown away, such as utility bills, credit card slips, magazines, credit card solicitations, and other documents. Thieves will even take mail out of your mailbox before you have a chance to pick it up.

- Do not throw anything away that contains your name and address. You should shred all documents, including pre-approved credit applications received in your name, insurance forms, bank checks and statements you are discarding, and other financial 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.
- 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.
- Do not put your social security number on your checks or your credit receipts. If a business requests your social security number, give them an alternate number and explain why. If a government agency requests your social security number, there should be a privacy notice accompanying the request.
- Make a list of all your credit card and bank account numbers with customer service phone numbers and keep it in a secure place.

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

Please guard your identity. It could take years to recover from just one incident of identity theft.

For more tips and other information, visit our website at www.lincolncountysheriff.net and Like us of Facebook at Lincoln County Sheriff – Oregon.