

Steps to take

if you are a victim of identity theft or fraud.

Identity theft and identity fraud are crimes where someone illegally gets and uses another person's personal information, usually to steal money. You should immediately:

- ▶ **Contact local law enforcement** to file a report.
- ▶ **Contact your bank and any creditors** to let them know that someone else is using your identity.
- ▶ File an ID Theft report with the **Federal Trade Commission**. You can file an online report at **[ftc.gov/complaint](https://www.ftc.gov/complaint)** or call **877-ID THEFT** (877-438-4338).
- ▶ Make copies of the documentation for the credit reporting company, your bank or creditors as needed. Keep a copy for yourself.



Prevention

Protecting yourself from fraud starts with prevention:

- Take your outgoing mail to a U.S. Post Office instead of placing it in your home mailbox, especially if it contains a check, gift cards, or cash. Report any unusual activity to the Postal Inspector through your local post office. If you see a change of address that you did not request or other fraud related to the U.S. Mail, file a report with the U.S. Postal Inspection Service at uspis.gov/report/.
- Use online banking and review frequently to detect any potential fraud. Check if your bank offers text or email alerts on transactions.
- Change passwords on bank accounts and email accounts if you have been a victim of ID theft. Set up preset spending text alerts from your bank.
- Set up an account with [IRS.gov](https://irs.gov/payments/your-online-account) to prevent fraud related to your tax returns. Visit irs.gov/payments/your-online-account to set up an **ID.ME** account. Even if you don't often use the account, you can prevent a criminal from falsely creating an IRS account in your name.

More Information

If you have been a victim of ID theft, contact the credit bureaus. You can get a credit report, place, or manage a credit freeze, add a fraud alert, and file disputes on accounts.

You can get a free copy of your credit report at each nationwide credit bureau once every 12 months from annualcreditreport.com.

Equifax.com	Experian.com	TransUnion.com
800-525-6285	888-397-3742	800-680-7289

If a criminal uses your personal identifying information to open a bank account, you can file a report with ChexSystems at chexsystems.com. You may be able to prevent someone from creating a fake account by placing a security freeze. Learn more at chexsystems.com/security-freeze/information.

You should file a report with the FBI's Internet Crimes Complaint Center at ic3.gov. Read the FAQs tab under "Site Navigation" on the IC3 website.

The Identity Theft Resource Center (idtheftcenter.org) is a non-profit organization that works to lower the chances of identity theft and help people recover if their identity is stolen.

How Oregon DMV Can Help

You may be eligible for a new driver's license or ID card if your name and number are used without your permission. To apply, submit at least one of the following documents:

- A police report or a letter on police letterhead.
- A report or letter from a credit card company, credit reporting bureau or financial institution.
- A report or letter from the Oregon Department of Revenue or the Internal Revenue Service.
- A document issued by a court.
- A letter from a district attorney.

You must include:

- A signed statement explaining what happened and why you need a new number.
- Your contact information, including a daytime phone number.

Mail or fax your request with proof that both your name and driver's license or ID card number have been used by another person to:

Oregon DMV
Driver Programs, DL/ID Issuance Policy
1905 Lana Avenue NE
Salem, Oregon 97314

Or you may fax the request with proof to 503-945-5497, ATTN: DL/ID Issuance Policy Team. DMV will review the information you send and send you a letter with the decision (ORS 807.160, ORS 807.400, and OAR 735-062-0130).

