

PROTECTING Your Personal Information



Credit reporting agency information:

TransUnion

Online: www.transunion.com/personal-credit/credit-disputes/credit-freezes.page

By phone: 800-680-7289 (Press 3 then follow prompts)

By Mail:
Fraud Victim Assistance Department
P.O. Box 2000
Chester, PA 19022-2000

Equifax

Online: www.freeze.equifax.com

By Phone: 888-298-0045 between the hours of 9 a.m. to 5 p.m., Monday to Friday in the consumer's time zone.

By Mail:
Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348

Experian

Online: www.experian.com/freeze

By Phone: 888-397-3742 (Press 2 then follow prompts for security freeze placements)

By Mail:
Experian Security Freeze
P.O. Box 9554
Allen, TX 75013

Prevention tips

- Keep your personal information, including your Social Security card, in a locked, secure place in your home. Do not leave these items in your car.
- Shred financial documents, credit card offers, and other paperwork that you do not need.
- Regularly check all your account statements (credit card, bank, etc.) for any unusual charges.
- Clarify the need when you are asked for your Social Security number. Ask if you can use an alternate identifier instead.
- Use only secure websites when submitting personal information. A secure website's address will begin with https.
- Scrutinize all emails and do not respond to or click on an embedded web link if you are unsure of the sender.
- Check your credit report once a year, without charge, at 877-322-8228 (toll-free) or www.annualcreditreport.com.
- Do not give out any personal information over the phone, Internet, or through the mail unless you have initiated the contact.

Immediate action

If you believe you are a victim of identity theft:

- File a police report to document the crime for your creditors.
- Report the theft to the Federal Trade Commission: 877-438-4338 (toll-free) or www.ftc.gov.
- Contact all your creditors such as your bank or credit union, credit card company, cellphone provider, and other utilities.

For other prevention tips visit the FTC website, www.ftc.gov/idtheft.



Oregon Department of Consumer
and Business Services
866-814-9710 (toll-free in Oregon)
www.dfr.oregon.gov
Click on Identity Theft

What is personal information?

In Oregon, personal information includes a consumer's name in combination with any of the following:

- A Social Security number
- Oregon driver license or Oregon identification card number issued by the Oregon Department of Transportation
- Passport number or other U.S.-issued identification number
- Financial, credit, or debit card number along with a security code or password that would allow someone to access a consumer's financial account
- Physical characteristics data used to authenticate identification during a financial transaction such as a fingerprint, retina, or iris image
- Health insurance policy number or health insurance subscriber number in combination with any other unique identifier used by health insurers
- Medical history, mental or physical condition, or medical diagnosis or treatment by a health care professional



Protecting your personal information

Identity theft happens when someone steals your personal information and uses it without your permission. With your information, thieves can drain your bank account, run up charges on your credit card, open new utility accounts, and seriously hurt or ruin your credit.

Security freeze – A tool to prevent ID theft

You can protect yourself by placing a security freeze on your credit file maintained by the three national credit reporting agencies: TransUnion, Equifax, and Experian.

A security freeze prevents lenders and others, including those who steal your personal information, from gaining access to your credit report. In most cases, it will block someone from opening a new account or borrowing money in your name. However, it will not prevent an identity thief from misusing existing credit cards and credit accounts.

How to place a freeze

1. Contact TransUnion, Equifax, and Experian online, by phone, or by mail.
2. Provide all the information requested, including your Social Security number.
3. Pay the \$10 fee required by each credit reporting agency.
4. By law, your requested freeze must be in place five business days after the agencies receive it.
5. Expect a written confirmation within 10 business days after placing the freeze. Your confirmation will include a personal information number (PIN) and instructions on how to make any changes to your freeze. Secure this information. If you misplace or lose your PIN, you can be charged up to \$10 for reissuing a new one.



Things to know about your freeze

- The fees may be waived if you can prove you are an identity theft victim. You must submit a copy of a valid police incident report or Federal Trade Commission Identity Theft Complaint form at www.ftc.gov or call 877-438-4338 (toll-free).
- Because you have to send this information, you must obtain the freeze by mail.
- Each member of your household must obtain their own credit freeze.
- If you have a credit freeze, government agencies, law enforcement, courts, and some private companies can still access your credit files. These include companies you do business with and you owe money to, including collection agencies.

Parent or legal guardians can place freezes for their minor children by first creating a protected record through Equifax, Experian, and TransUnion. There is no fee to create the protected record, but you must pay a \$10 fee for each freeze. The protected record freeze cannot be temporarily lifted like a freeze for an adult. When the children reach age 18, they can delete the protected record and then decide if they want to place a freeze.

To request the protected record and place the freeze:

Equifax: https://help.equifax.com/app/answers/detail/a_id/779/noIntercept/1/kw/freeze%20for%20minor%20child

Experian: <https://www.experian.com/freeze> Click Add a Security Freeze, then click Place a Security Freeze on Minor's Credit File.

TransUnion: www.transunion.com/personal-credit/credit-disputes/ProtectedConsumers.page

Thawing the freeze

You can temporarily or permanently remove a credit freeze or “thaw” it, if you plan to apply for new credit. To do that:

1. Follow the procedures in the confirmation letter you received from each credit reporting agency.
2. Provide a \$10 fee to each credit reporting agency.

By law, the credit reporting agencies must lift the freeze within three business days, provided you have given your proper identification, PIN or password, and a fee, if applicable.

Keep in mind:

If you plan to make a purchase that requires a look at your credit history – such as buying a cellphone and service – you need to temporarily remove the freeze so the company can access your credit files.

If you temporarily lift the freeze, all merchants and lenders will have access to your account during that time frame.

