

## Protect yourself from identity theft

By Linda K. LaRue, EVP, Chief Operations Officer, Bank of Eastern Oregon



In the course of a busy day, you may write a check at the grocery store, charge tickets to a ball game or concert, rent a car, change service providers for your cell phone, or apply for a credit card. Chances are you don't give these transactions a second thought. But an identity thief does.

Identity theft is a serious crime. People whose identities have been stolen can spend months or years and thousands of dollars cleaning up the mess the thieves have made of a good name and credit record. In the meantime, victims of identity theft lose job opportunities, are refused loans for education, housing, or cars, and even get arrested for crimes they did not commit. Humiliation, anger, and frustration are among the feelings victims experience as they navigate the process of rescuing their identity.

Working with other government agencies and organizations, the Federal Trade Commission (FTC) [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft) has produced information to help you remedy the effects of an identity theft. It describes what steps to take, your legal rights, how to handle special situations you may encounter on the way to clearing your name, and what to watch for in the future.

If you've lost personal information or identification, or if it has been stolen from you, taking the following steps quickly can lessen potential of identity theft.

**Financial accounts:** Close accounts, like credit cards and bank accounts, immediately. When you open new accounts inquire about assigning passwords to them. Avoid using your mother's maiden name, your birth date, the last four digits of your Social Security number (SSN) or your phone number, or a series of consecutive numbers.

**Driver's license/other government-issues identification:** Contact the agency that issued the license or other identification document. Follow its procedures to cancel the document and to get a replacement. Ask the agency to flag your file to prevent someone else from getting a license or any other identification document from them in your name.

**Social Security number:** Place a fraud alert on your credit reports and

review your credit reports. An "Initial Alert" will be active on your credit report for 90 days. Use this if someone has gained access to personal information such as your Social Security number or your date of birth that could be used to open accounts in your name. Once an initial alert is in place, potential creditors will need to verify your identification prior to extending credit.

You should provide them with a phone number where you can be easily reached. The "Extended Alert" is recommended if your identity has been stolen. With this alert, your credit file will remain guarded for seven years. In addition, your name will be removed from marketing prescreened credit offers for five years. In order to qualify for an extended alert, you will need to provide proof of identity theft, such as a police report.

The alert will help to ensure that you are the only one opening accounts in your name. Once you place the fraud alert in your file, you are entitled to order free copies of your credit reports, and if you ask, only the last four digits of your SSN will appear on your credit reports. Once you get your credit reports, review them carefully. Look for companies you haven't contacted, accounts you didn't open, and debts on your accounts you can't explain, and assure information, like your SSN, address (es), name or initials, and employers are correct. If you find fraudulent or inaccurate information, get it removed. Continue to check your credit reports periodically, especially for the first year after you discover the identity theft, to make sure new fraudulent activity hasn't occurred.

Fraud alerts can help prevent an identity thief from opening accounts in your name. Use the toll-free numbers of any of the three consumer reporting companies listed below to place a fraud alert on your credit report. The company you call is required to contact the other two, which will place their versions of your alert, too.

Equifax: (800) 525-6285, [www.equifax.com](http://www.equifax.com); P.O. Box 740241, Atlanta, GA 30374-0241

Experian: (888) 397-3742, [www.experian.com](http://www.experian.com); P.O. Box 9532, Allen, TX 75013

TransUnion: (800) 680-7289; [www.transunion.com](http://www.transunion.com); Fraud Victim Assistance Division, P.O. Box 6790, Fullerton, CA 92834-6790

Once you've taken these precautions, watch for

signs that your information is being misused.

Protect your information by following these suggestions:

-Do not give information to anyone over the telephone or internet, even though they claim to be a trusted governmental agency, your bank, or other business. Unless you make the call to a number for those entities, that information may fall in the hands of an identity thief.

-Your bank does not give out your information in any form unless you make a request for the bank to do so. Even if the caller claims to see your information on their computer screen, do not believe it. Hang up and call your bank immediately. The bank may recommend you call your local law enforcement.

-Protect your incoming and outgoing mail. Keep a close watch on your bank account statements and credit card bills. Report anything unusual or suspicious to your bank and/or Credit Card Company immediately.

To view our Identity Theft Fact Sheet, go to the Bank of Eastern Oregon website at [www.beobank.com](http://www.beobank.com) and click on the link, Identity Theft Fact Sheet.

BEO Bancorp is the holding company for Bank of Eastern Oregon, which operates 11 branches in six eastern Oregon counties. Branches are located in Arlington, Ione, Heppner, Condon, Irrigon, Boardman, Burns, John Day, Prairie City, Fossil and Moro. Bank of Eastern Oregon also operates a mortgage division, has loan production offices in Hermiston and Ontario, and offers brokerage services through BEO Financial Services. The bank's web site is [www.beobank.com](http://www.beobank.com).

## Cant Ranch history program to be held

John Day Fossil Beds National Monument will offer a ranger-conducted program at the historic James Cant Ranch. This one-hour program will feature aspects of the human history of the ranch and John Day region.

The program will begin at 2 p.m. on Saturday, Aug. 19, at the James Cant Ranch house and museum, located on Highway 19 two miles north of the intersection with Highway 26. There is no fee and participants should bring walking shoes and clothing suitable for the outdoors. For further information, please call 987-2333.

## Fair and Rodeo court work to promote Morrow County



Queen Heather Yocom, Princess Josie Miller and Pennant Bearers Jarreid Miller and Jessica Hamilton talk while waiting for coffee hour to begin at the KUMA studio.



Queen Heather Yocom and Princess Josie Miller at an interview.

On Saturday, Aug. 5, the Court enjoyed the Umatilla County Court's afternoon tea and then participated in the parade, one of their only night ones. It was remarked how the group was one of the few courts to smile throughout the parade.

The Queen and Princess have been busy doing interviews and cutting commercials for the Fair and OTPR. On Friday Aug. 4, they traveled to The Dalles to do the live show for Y102 and recorded some ads.

They recorded commercials in Hermiston

## Morrow County Behavioral Health offers insight on addiction

What is an addiction? How can you tell if you have a problem with addiction? These are some of the questions that have been debated for years by the experts on addiction. The best answer to these questions is if your use of a substance or mood altering behavior is causing you problems then it may be a problem.

Addiction is a psychological or physical compulsion to use a substance or an activity in order to experience an altered state. The World Health Organization defines this compulsion as "a pathological relationship to a mood altering event, experience, or thing that has life damaging consequences." People can become addicted to alcohol, drugs, gambling, shopping, sex, anger, and work. It is the excessive use of a substance or activity that produces harmful effects. These harmful effects can be physical, social, psychological, and/or spiritual.

Addictions can be responsible for a variety of problems. There are consequences such as the loss of a job, health problems, or legal troubles. There are relationship problems such as marital and

family fights. There is a loss of control such as spending more time or money or consuming more of the substance than expected. The addiction may cause the addict to suffer from shame and despair. People who are addicted to substances develop a "tolerance" which means an ability to tolerate more and more of the substance. For example, an ordinary dose for an addict may be a lethal dose for a non-user.

Addicts do not have a normal relationship with the behavior or substance that they are addicted to. Addicts are unable to get their needs met in a healthy and responsible way. Addicts are generally very self-centered people who ignore or are oblivious to the feelings of others. As a consequence, their relationships suffer. With substance addiction, the getting, using, and recovering from the substance becomes the focus of their existence. The addict may miss work or important social obligations because of this behavior. Many people addicted to substances are unable to have fun without abusing substances. Addicts tend to say that they do not have a problem, blame others for their problems, and make up excuses for a problem that is obvious to everyone except themselves.

How do you know if you have a problem? The best way is to ask your health care provider or your local mental health professional for help in making the determination and for treatment if necessary. Recognizing and taking responsibility for a problem can be the first step towards a more productive and satisfying life. To make arrangements to see a local mental health specialist, please call Heppner at 676-9161, Boardman at 481-2911, or Fossil at 763-2746.

(KOHU/KQFM) and did the Odds and Ends show from the Umatilla County Fair on Aug. 8. Afterwards, the Hermiston Herald interviewed them about what all they have done this summer.

On Thursday, Aug. 10, they traveled to the Tri-Cities for the morning show and commercials on KORD.

Their last stop before Fair week was on Aug. 11 in Pendleton up to KWHT/KUMA studios to do coffee hour and more commercials. They then headed to the East Oregonian for an interview and photos.

The court's final parade before the Morrow County Fair and OTPR was in Fossil at the Wheeler County Fair on Aug. 12.

## Deadline nears for Heritage Station's History tour

Heritage Station Museum's Potpourri of History Tour, Sept. 26 and 27, offers an itinerary chock full of history. Don't miss the bus. The deadline for reserving your seat is Aug. 31.

Participants will travel by cruiser to Heppner's Morrow County Museum, the John Day Fossil Beds National Monument, Kam Wah Chung and Company Museum and the Grant County Historical Museum in John Day and the Prairie City Museum.

The overnight trip is \$170 for Umatilla County Historical Society members and \$210 for non-members. Included are two lunches, dinner, lodging (double occupancy), transportation and all museum fees.

Call the Museum, (541) 276-0012, for more information or to reserve your place by credit card. Reservations may also be sent by mail to the Umatilla County Historical Society, P.O. Box 253, Pendleton, OR 97801.

## St. Patrick's Senior Center news

Many people in town have brought items in for the Senior Center rummage sale being held in the dining room on Aug. 19 from 9 a.m. to 2 p.m. Proceeds from the sale are being used to help cover costs, not covered by insurance, created by recent flood damage.

The menu for the Aug. 23 noon meal includes spaghetti and meatballs, tossed green salad with tomatoes and cucumbers, garlic bread, fruit juice and ice cream bars. Serving will be volunteers from the Seventh Day Adventist church.

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